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Ginie Sayles

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NEW
UPDATES**



How To

Meet the Rich

For **BUSINESS**,
Friendship,
Or Romance

GINIE SAYLES

How To Meet The Rich

***For Business
Friendship or
Romance***

GeMar Publications

About The Author

GINIE SAYLES has been a



Consultant to Celebrities and the Rich on their business—and personal—relationships. She founded The Ginie Sayles Scholarship For Single Parents after she went through college on Welfare and a Student Loan as a divorced Mom, earning a degree in English and speech. She later became a successful publicist and a stockbroker. Married 26 years to REED SAYLES, who is in the oil business, her seminars about the Rich

are popular throughout the USA, Canada, and England. Ginie has been in demand for Television and media world-wide. Photo: Ginie and Reed Sayles

HOW TO MEET THE RICH—FOR BUSINESS, FRIENDSHIP, OR ROMANCE

BY GINIE SAYLES

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Dedication

I dedicate this book to my deserving,
supportive husband, Reed Sayles.
To you, sweetheart!

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*Part 1 The Rich
Mystique*

Chapter 1

You And The Rich

“Richness rubs off on you.” – Ginie Sayles

Chances are, if you are reading this book, you are either already Rich, or you have a better than average chance of becoming Rich. In my twenty-three years as a consultant about the lives and habits of the Rich, the majority of my clients have money. The Rich it seems, have an infinite interest in other Rich people—in doing business with them, in socializing with them, and in marrying them.

But why, you may ask, would the Rich read a book that tells how to meet other Rich? Wouldn't they have this information, already?

Not really. They have certain advantages, yes; but they are standing so close to their situation that all too often, they cannot delineate specifics of how to attain their own goals any better than those who are standing too far away. And because there are so many different

types of Rich (as you will learn later in this book), they are often just as mystified about attaining their business, social, or romantic goals as anyone else.

If you are not yet Rich, I say you are on your way. When you associate with the Rich—whether for business, social friendship, or romance—you increase your chances of absorbing how to become rich, yourself; and, in the process, you also make contact with the very people most able to help you attain your dreams.

In other words, you learn how to be Rich by being around the Rich. Richness rubs off on you.

Reasons To Get Involved With The Rich

You become like the people with whom you associate. Remember that. Whether you intend it or not, you do become like the people you associate with because associations create a mental connectedness. You can become optimistic by association with optimistic people and you can become Rich by

association with Rich people. These are choices you make. In other words, the Rich can make you Rich.

Business Reasons To Associate With The Rich

- To cultivate a Rich Mentor for guidance—whether or not they know they are mentoring you.
- To find financial backers for an invention or for a business of your own.
- You may work on commission and can benefit from having rich clients who can pay sizable sums.
- You may offer products or services that are best suited for rich clients.

You gravitate toward what interests you and that leads you to the Rich who are already there. If getting Rich is what most interests you, you gravitate toward the habits that can get you there. That is one key to success in and of itself.

Social Reasons To Associate With The Rich

Social climbing is a time-tested method for elevating your lifestyle and for many very good reason:

- You want your children to have upper class educational and social opportunities you never had. This is your chance to open doors for your child through your social efforts with the Rich.
- You are making more money now and your old friends cannot keep up with you. Although you want to keep your old friends, you also want new ones who can afford to do the things you can now afford to do.
- You grew up Rich but are new to a new community. You have some contacts from your family and friends back home; but you want to develop additional ones.
- You are the “wind-beneath-the-wings” support system to your spouse and want to create business opportunities for both of you through advantageous friendships.

Romantic Reasons To Associate With The Rich

- You are newly Rich and you want to marry someone

in the same financial bracket.

- You associate with the Rich—for business or social reasons—and find yourself attracted to the Rich lifestyle and want to become part of it.
- You no longer have money; but you have an impressive family lineage and high social connections. You would be willing to marry a Rich person from a poor background and you see it as an exchange that would meet each other's needs.
- You have fallen deeply in love with a person who turns out to be Rich; and naturally, you want to stand as good a chance of marrying the person as someone in that person's financial or social class.

The goal of the romantic section of this book is not to encourage you to seek Rich mates over anyone else—not at all. If you happen to fall in love with someone who happens to be Rich, I do not want you to lose the person because you feel outclassed or because you don't know how to handle the relationship (which has a few different rules from most ordinary people). I wrote the romance section of this book to level the romantic playing field for you.

If you do not want to marry for money, that is fine; but, I want it to be your choice.

Chapter 2

14 Layers Of Class

“Money and Class are not the same thing.” —Ginie Sayles

People are grouped together in a social class according to many things they have in common, including money. Typically, the three classifications are upper class, middle class, and lower class. The middle class is a working class, which includes white-collar professionals to many types of blue-collar workers—all of whom support our country with the broadest tax base and a good standard of living. The lower class is made up of transient workers, welfare recipients, and those whose poverty keeps them below a decent standard of living.

But in this book, when I use the word “Class,” I am referring to behaviors and traits associated with the upper class—an accumulation of qualities, a layer of experiences, habits, and traits that create the “texture” of a Rich lifestyle. Throughout the book, I capitalize

Class and Rich to represent those behaviors and traits.

Most people think all the Rich are basically the same. They lump “the Rich” into one generic mass, and think all Rich people know one another and socialize together. But, out of six Rich people in the same neighborhood, each having seventy-five million dollars, only two of them might socialize with each other. They may have only a nodding acquaintance or no acquaintance with the other four. And they may look down their noses on some of them.

The truth is, two people can have the same amount of money and not be in the same Class. Relationships among the Rich are based on how many traits—what I call “layers of Class”—people have in common. And having certain layers of Class in common can even override differences in wealth.

It may sound a bit confusing, but the best thing about this is that most layers of Class can be learned.

The 14 Layers of Class

There are fourteen layers of Class and just knowing the layers will be invaluable as you associate with the Rich. When you meet people with money, you will understand their modes and codes of life according to the layers of class they project and you can apply your business goals or social goals in ways they understand.

The first three layers of class listed require money. But if you do not have money, you can still have Class if you acquire at least ten layers out of the fourteen.

Class Layer 1—Wealth

Many people use the terms “affluence” and “Rich” interchangeably; but there is a difference. According to the US Census statistics, affluence begins with seventy-five thousand dollars. But in the real world of money, affluence begins with a quarter of a million dollars, while Rich begins with one million dollars. And in the world of billionaires, a millionaire is merely

affluent. It depends somewhat on your financial perspective.

But, whether you are affluent or Rich, money and Class are not the same thing. You could win the lottery today and change financial class, but you would not automatically have acquired Class.

Money only gives you one out of fourteen layers of Class. If you meet someone who is a billionaire but who has none of the other layers of Class, and if you have all the other layers of Class but no money, then you have more Class than the billionaire.

How You Can Develop the Money Layer of Class:

There are many ways people acquire money. Anything from coming into a huge inheritance, marrying well, winning a lottery, or employing various questionable methods to acquire wealth; but I think the most “traditional” way money is acquired for Wealth in this first layer of Class is to earn it or to marry it.

Class Layer 2—Lineage

Old money means a family has been Rich for more than a hundred years. Since a generation is forty years, it takes three generations—which adds up to one hundred-twenty years—for a family fortune to be considered old money.

Real lineage, however, begins with fourth generation old money, because the founder of the fortune passed away before the current generation was born (or while they were young). If money has been in your family for at least four generations, your life has probably been layered with many of the traits associated with a strong Class lineage.

If money has been in your family for four generations but ended with you, you still have lineage (but it will end with you, unless you restore the fortune).

If you have little money, but you are blood-related to current, reigning royalty (certifiably), you have a degree of lineage.

If you are closely related to a past or recent celebrity, you have a touch of lineage called ‘reflected glory’.

How You Can Develop the Lineage Layer of Class.

Unless you are fourth generation old money, there are only two ways to acquire lineage: being adopted by a family of vintage money or marrying into it.

Class Layer 3—Memberships

Memberships are the most Class-conscious layer of all. Memberships can be very exclusive, because they are created as a social domain of equals—people who are ‘alike’ in their layers of Class. Money cannot help you, here, if you do not have those layers of Class in common with the members.

Money is required, yes, because the memberships are expensive; but just as often, you must also have a similar educational background or level of community standing. Some memberships even require your father, brother, sister, mother, or a grandparent to have been a member, but those clubs are, thankfully, rare.

Exclusive memberships can include everything from Country Clubs to Yacht Clubs or Hobby Clubs or

School Clubs.

Some clubs retain their exclusivity by requiring you to be ‘sponsored’ for membership by one or more existing members and a vote of approval by the board.

How You Can Develop the Membership Layer of Class.

Connections are the key to most memberships. And connections are friendships you develop with the Rich through business and social situations. When you become a member of one prestigious club, you will find opportunities to join others.

There are some memberships you may never attain; but your best shot for breaking through the barriers of exclusive memberships is to acquire the other layers of Class that follow.

Class Layer 4—Education

The quickest way to cut across Class lines is through education. If you went to school on academic scholarships you have a strong layer of class, with or without money.

This can be compounded if you have studied abroad or have been awarded fellowships, such as the Fulbright or Rhodes.

Academic achievement is respected and rewarded among the upper classes so the layer of education is more important than money when the Rich evaluate you. However, there are individuals who have acquired so many of the other layers of Class that the lack of this particular layer is not even considered. One notable figure who did not have a college education was the late and much loved Princess of Wales, Diana Spencer. However, Princess Diana had all the other Class layers, including the layers of lineage and money.

Most upper class high schools, colleges, and universities stress a liberal arts curriculum. A Liberal arts education gives a broad understanding of many subjects, emphasizing the humanities.

Private schools are usually considered the best source of educational for this layer of Class—and Ivy League Schools are the most elite of private schools. A person makes contacts and connections through Rich private schools that can be valuable for life.

I know a Rich man who was terribly poor when he was a child.

“Ginie,” he said, “The day I was graduated from Harvard Law School, I knew I had it made. Not from the education, itself, because I never practiced law; but I made my fortune from the connections I made at Harvard.”

There are a few public schools with just as much clout as private schools as far as prestige and making the right connections. Beverly Hills High School in Los Angeles and Highland Park High School in Dallas, Texas are two public schools on the high school level that equal a private school in prestige.

Most state universities (that bear the name of the state—such as University of Georgia, University of Wisconsin) have a nice crop of students from the upper classes mixed into their majority of regular coeds.

Such state universities develop reputations for outstanding ‘departments’—the music department, say, or the journalism department—that attract Rich students.

How You Can Develop the Education Layer of Class.

You may not have an equal bank account or an equal lineage or equal access to exclusive memberships; but you can have equal knowledge.

Oh, some may think an education from a public school is inferior to one from an expensive private institution, but this is not necessarily true. After all, if you read the same books and study the same information, and if you apply your own intelligence rather than rely solely on the credentials of professors, then your education is within the same realm.

Education is something you have control over. If you do not have a lot of the other layers of Class, the educational layer adds, immeasurably, to you. And you can pursue an education, whatever your age.

Class Layer 5—Arts

One of the perks of being involved in the arts is that it provides an excuse to socialize with others. Through fund-raising events or opening night galas, you have a

reason to dress up in your finest, don your best jewels (faux or fine), and move through a roomful of donors with a drink in your hands and light, breezy chitchat about the arts.

There are basically three types of people involved in the arts: Patrons, artists, and appreciators. Patrons are the backbone of the arts. They are the Rich who donate large sums of money to keep the arts alive for present and future generations. They do this by ‘underwriting’ a production (paying for it) and by becoming financial donors. And, yes, they do benefit from it with recognition—and also with a tax write-off.

Artists, themselves, have a certain cachet with the Rich as well. Anyone with exceptional talent will fascinate Rich patrons. Often the Rich will invite them for weekends in their country homes or to parties and dinners. Sometimes the artist is invited as a “breath of fresh air” personality to parties; but just as often, true and lasting friendships develop, based on the mutual love of the art.

Even minor artists or performers in a production can meet the Rich through opening night or cast parties hosted by a patron.

You may not be an artist or a patron, but you can discuss and enjoy the arts as an equal with patrons, if you are an authentic appreciator. Opera, theater, dance, music, sculpture, painting, historical architecture and archeology are just some of the arts you can learn to enjoy. This is a layer of Class that must be cultivated if you have not grown up with it.

How You Can Develop the Arts Layer of Class.

Like all of us, you most appreciate what is familiar to you. If you grew up in the French Quarter of New Orleans, your soul moves to the rhythm of Dixieland jazz. If you grew up listening to bagpipes, you can be stirred to tears by their beauty. If you grew up dancing to country-western hoedowns, you love every toe-tapping beat of CW music. If you grew up studying classical piano, you pause when you hear distant strains of a Chopin étude.

In order to cultivate a genuine appreciation of new art forms, you must develop a new familiarity with them. You can do that if you buy a CD or download of, say, the great operatic arias, and force yourself to

listen to it over and over as soft background in your car and at home.

At first, it may sound strange, even ugly; but keep playing the same music, every day, for three or more weeks. Then, one day, the magic happens. You are brushing your teeth or waiting at a red light and suddenly the very sounds that were alien to you weeks ago now thrill your soul.

At that moment, a composer who may have died two hundred years ago, or longer, has communicated with you. You feel it, you hear it, you understand it...and for the first time...you love it.

Why? Because you are now familiar with it.

Class Layer 6—Social Savvy

The Social Rich are those who get involved in life on a grand scale, cultivating many friendships along the way—for they know that socializing is about people. They experience many people in a variety of social settings. You can see many of the Social Rich in pictures splashed across the society page, each day.

And the Social Rich work hard at helping others in the process. They believe that extravagant parties are justified if a charity benefits from it. They have a term for it: noblesse oblige, which means nobility has an “obligation” to help the less privileged. It seems they take the liberty of defining nobility as wealth; but they do sense obligation.

Still, I have to admit, those who have this layer of Class know how to act appropriately in practically every situation. They are gracious, personable, and when they converse with you, they make you feel as if what you have to say is the most important thing in the world. They give the best parties and they are the guests everyone wants to invite. They have social savvy.

How You Can Develop The Social Layer Of Class.

You will be okay, socially, if you learn how to introduce yourself and others; not to hang back by yourself or to linger too long in one group of conversation; to limit your drinking at any social event; and never to be the last to leave. You can learn these

specific behaviors from a wealth of wonderful etiquette books on the market, or from the Chapter “How To Have Class And Good Manners” from my book, *How To Marry The Rich*.

Society has its ‘debt’ system, too. If you accept an invitation, you are indebted to return the courtesy by hosting an event. For all its smiles and glitter and light-hearted banter—socializing is not free.

The only exceptions are ‘good will’ parties given by a company to clients; or by the CEO to the office en masse. You have no obligation to reciprocate these.

But, if the CEO and spouse invite you to a non-business private dinner and you accept (which you had better do), you incur a social debt. Such an invitation implies that you have been accepted socially, and you are expected to reciprocate.

Learn to reciprocate with ease and simplicity. Give a brunch, an afternoon tea, a cocktail party, or a formal dinner and you will have the basic social skills in order to shine (See Chapter 23).

Class Layer 7—Political Clout

Those who have this layer of Class have influence on policy-makers. They may be involved in supporting everything from local offices, such as mayor or council seats, to state and national elections. They may occasionally run for office, but, mostly, they serve on important committees, remaining “the powers behind the throne.”

People with political clout can make things happen. Sometimes it is their money that gives them clout; other times it is their exceptionally hard work or charismatic personality that gives them influence over others—power begets power. However they attained their political clout, these people are great allies to have.

One year, I worked on a Kennedy Memorial publicity committee in Dallas. The committee was made up of a future gubernatorial candidate, a brilliant woman scientist, and an owner of television stations and newspapers. The president of a major publicity firm chaired our group. Some of these people became valuable contacts for my goals.

How You Can Develop the Political Layer of Class.

If you want to cultivate the Rich with political clout, and if you have no money; do the following:

- Rent from a mail service a street address— not a box number—in an affluent neighborhood. This gives you access to membership in the more affluent chapters of political organizations.
- Telephone your political party of choice and ask for the ‘chapter’ in that area. Give your new address for the mailing list.
- Go to the meetings of your new Rich neighborhood chapter. If you are willing to work hard as a political volunteer on committees, you can meet people who can be advantageous to your goals.

The debt system applies here, too. If you call upon the Rich for a political favor and if they do it; it is automatically expected that if they later call upon you, you are obligated to return the favor. If you do not do so, you can expect nothing further from them. If you say you will do something and then do not follow through, you are *personae non-grata* and will be politically ignored and left out.

Class Layer 8—Travel Sophistication

Ease among many cultures is the trademark of this Class layer. The credo of sophisticated travelers is that your home is wherever you are. This means that you can easily adapt to the customs of the land you are visiting at the moment, without comparing them negatively to the way you do things “back home.”

Rich hot spots are often primitive cultures, unspoiled by tourism. Quaint fishing villages with native marketplaces are popular with the Rich.

As word gets out that the Rich vacation there, people who are not Rich begin flocking there—simply because the Rich do. As these quaint and primitive places experience a boom, big business with real estate development, and an economy of tourism destroys the originality of the culture. When that happens, the Rich change destinations.

Not all Rich retreats are primitive. Country villages in the south of France and northern Italy are not primitive but they offer charm in simple, natural beauty, less touched by tourism and offering unique regional

foods.

Some Rich hot spots are very touristy, such as Paris or Amsterdam, Monte Carlo, or Hong Kong—cities that provide first class amenities, glamorous nightlife, top-flight entertainment, and lavish cuisine.

Chic travel spots change about every three years, but if you have a travel agent from an organization that deals with upper class clients, you will be able to keep up with such changes.

How You Can Develop the Travel Layer of Class.

If you are under thirty-five, try a brief stint in jobs abroad. If you are in your teens or early twenties, exchange student programs can be a great way to attain this layer of Class.

If you are entrenched in a career, however, or have marriage or family obligations that keep you near the home fires, you still can add this layer of Class by making travel a priority in your budgeting.

To develop the travel layer of Class, your first foreign trips should be to the ‘classics’—London,

Paris, Monte Carlo, Venice, Rome, and Amsterdam.

Subsequent trips over the years should expand your European grasp. Choose at least two of the following:

- Edinburgh, Scotland and Dublin, Ireland
- Munich, Germany; Vienna and Salzburg, Austria
- Florence, Italy; Athens, Corfu and Mykonos Greece
- Lisbon, Portugal; Madrid, Spain
- Geneva, Gstaad, St. Moritz, and Zurich Switzerland

After the European enrichment, you can add the Pacific continents of Australia, New Zealand, Hong Kong, Tokyo, and the Hawaiian Islands

Visit Old Quebec City in Quebec, Canada for French culture in North America; and Nova Scotia for peaceful beauty and Scottish culture. British Columbia, and Banff in Canada are magical in the summer months—especially in June.

To follow the Rich in the United States, New York City is a must as is Washington DC. If you can, try to experience the East Coast in the autumn, at least once; Charleston, South Carolina in April; Scottsdale, Arizona or the Florida Keys in January; coastal

California and Napa Valley, anytime.

Finally, short Caribbean cruises are affordable, today; but go on a major cruise line with a first-rate reputation.

The Rich also like Argentina, Brazil, and Costa Rica, which are full of colorful history, culture, and natural beauty. Bali, Viet Nam and Thailand have been growing in popularity with some segments of the Rich.

Although travel does cost money, there are ways to see the world without breaking the bank. Airlines offer some cost-effective travel packages that include your hotel, your airport-to-hotel transportation, and passes to places of interest. Visit the airlines' websites directly.

Perhaps you cannot afford to fly first class or stay in a suite at the Ritz; but that is okay. What is important is experiencing new cultures, acquiring knowledge about other places, and developing travel sophistication. Travel also adds to your vocabulary and to your conversational rapport with Rich travelers.

Health and Terrorism Threats For Travelers. Be aware of health threats in countries and be wary of traveling to countries where terrorism and kidnapping

are potential threats. Seek Internet and government listings of dangerous countries that you should not visit.

Class Layer 9—Sports

Sports is the one layer of Class where perspiration is worn with pride. It is believed that sports build ‘character’; therefore, the more difficult the sport, the better the character development.

Sports of Class include snow skiing, crew (rowing), tennis, squash, racquetball, lacrosse, polo, sailing regattas, soccer, rugby, field hockey, and mountain climbing.

Social sports of Class include equestrian competition, fox hunting, skeet shooting, golf, badminton, and croquet.

How You Can Develop The Sport Layer Of Class.

You only need to master one sport and to be a spectator fan of two other sports in order to genuinely acquire the sports layer of Class. As a spectator, learn enough about a sport to discuss what is happening

intelligently or to safely place a few bets. Save money to enjoy first class seating and events.

Sports of Class are expensive to play; but, there are ways to get around heavy costs. Scour the Internet for used equipment in the brands you want. Shop for expensive sports equipment in discount athletic stores, wholesale shops, or during ‘after-season’ sales. Practice the sport in a less expensive way—say, practicing tennis at public courts—before showing off your stuff at a private club.

It is a smart idea to invest in some private lessons. Learning how to do something right the first time is better than having to correct the wrong methods you learned by trial and error or from an amateur. Lessons can often be taken at Country Clubs or private Sports Clubs where you are not a member. Call and ask to speak to the Pro. Lessons are usually reasonable.

To play sports with Class requires more than merely learning the skills of the game. The real distinguishing line of Class is if you obey the following rules:

- Play hard—fully concentrate
- Don’t complain

- Don't cheat
- Be modest when you win
- Give no excuses when you fail
- Shake hands with winning opponents; congratulate them and compliment their skill
- Never play a game you are not qualified to play

Class Layer 10—Values

“People first” is the operative value of true Class. Human life is more important than money, and a person's feelings mean more than possessions.

You may have just broken a priceless Ming vase, but you won't know it when you are around the Rich who have this layer of Class. They consider your feelings more valuable, so they will quickly assure you that they had tired of the old vase and had been on the verge of replacing it, anyway, and you have simply done them a favor.

This layer of Class has another telltale value: Appreciation for someone's time over the price of a gift they receive, for example. “Time is the most

valuable gift a person can give,” is one of the mottos for this Class layer.

If you give a person with this layer of Class a gift that you have gift-wrapped yourself, they will marvel at the beauty of your gift-wrapping before unwrapping it. Then, having gingerly unwrapped the gift, in a show of respect for your labor, they lay the wrapping aside, carefully, When they see you have also given them a gift you made for them, yourself, they will gaze at it with an expression of wonder, speaking first of the time you gave—making it clear that they value your time as the most important quality in the beauty of the work.

Then, they will compliment the details of your workmanship, pointing out three or four specific details as being superb.

How You Can Develop the Value Layer Of Class.

Deep, deep reverence for human life is the wellspring of this considerate treatment of other people.

I once met a Rich man from the middle east whose

gentleness fairly shone in his face. I asked why he left his country, and his words have stayed with me. “My countrymen were going to war against each other because of religious differences.” He shook his head, sadly, and added, “To kill a man because he does not think the way I do, is insane. I could not stay.”

Tolerance for differences, respect for life—are the values that show in a person’s unwillingness to hurt people, whether it is with a gun or with a barbed comment or with a haughty look of contempt at someone who has less money.

It is a matter of value for human life and human feelings, first.

Class Layer 11— Achievement

“If I were rich, I would spend all my time relaxing in a Jacuzzi and have one person giving me a manicure and another giving me a pedicure” one young woman said to me, a few years ago.

I smiled, knowing she was probably feeling a bit tired. But, then I asked her, “How long would you do that?”

“Forever,” she sighed.

I patted her on the arm, saying, “After a few hours, you would begin to tire of it. Certainly after a day. And I really do not think you could do nothing else for more than a week.”

Her view is fairly common that the Rich do nothing but indulge in luxurious personal attention. Among the Rich, there may be more frequent indulgences of this sort; but that is not the only way they spend their time, if they intend to be happy.

Yes, there are some people with money who have pursued sybaritic pleasures as a constant in their lives and they usually lived their lives in self-pitying misery and died in tragedy. If you have not witnessed it, yourself, download the movie, *Reversal Of Fortune*. It is a true story of a woman's life that was partly wasted in wealth. Fortunately, most of the Rich are not that way.

Just as philanthropy justifies having money, so achievement on some level justifies existence. I call this the quest for relevance. The achievements of a parent or grandparent are not enough.

The gifts you inherit from their achievements, are only a launching pad for your own abilities.

How To Achieve the Achievement Layer of Class.

To become an achiever, take inventory of the following:

- Your talents
- Your curiosities
- Your epitaph—How you would like to be remembered

Talent is an ability that comes naturally to you and is easier for you than for most people. It is a genetic inclination that can be developed into an outstanding achievement. Gloria Vanderbilt is a perfect example of an heiress who refused to limit herself only to a social role or idle time. She became a high achiever in art and in business.

If you do not know what your talent or talents are—and may even fear you have none—then make a list of your natural **curiosities**. What catches your interest? What sparks your imagination? Prioritize your list according to your interests and then set about taking

lessons and developing at least one area of interest on a regular basis for a minimum of two years. Do not let yourself waver during that time. Commit to it, period. Do it. You can find a latent talent emerging.

Write the **epitaph** you would like inscribed on the hearts of people about your life—and the epitaph you would like inscribed in your family history for your achievement—how you would like to be remembered.

Review both epitaphs every day as your work on developing your talents and you will discover yourself becoming a high achiever.

Class Layer 12—Hobbies

The Rich take hobbies more seriously than most other social classes, perhaps because hobbies are leisure interests that are pursued for interest and pleasure, alone.

Gardening is an all-time favorite of the Rich. It can be a restful pastime or a true passion. Gardening as a hobby may only be as simple as planting flowers for each season; or it can extend to building small or large

hot houses. It can extend to the cultivation of a rare orchid or to traveling to remote regions of the world to study a certain species.

Collecting is also a favorite pastime. Popular collectibles among the Rich include first edition hard-bound books, signed by the author (if possible), old maps, old linen, coins, stamps, porcelain (Chinese or Japanese or 15th century Palissey), objects such as pewter or brass, or the precious metals of silver (Revere, for example), gold, or platinum.

Quilting, pottery, needlepoint, basketry, bead-designs, and glass or stone designs to make lamps, windows, walkways, and such are highly regarded, as are native skills and arts. The Nantucket basket purse made by natives of Nantucket Island is a status symbol among Rich women on America's east coast.

Collecting antiques can include any items from a certain time period (pre-Columbian or French Revolution or Civil War) or items from a certain region (China, Italy, or Africa or the American Revolution).

But collecting antiques can also be built around the love of a sport. I knew a Rich lawyer who, along with

his sons, sailed competitively. His library was filled with his collection of nautical antiques.

You may become confused when you hear someone talk about boating as a hobby. Instantly, you think of it as a sport. To the Rich, sports create physical and character fitness; whereas hobbies create intellectual and skill fitness.

An activity is only a sport if it is intended as an athletic pursuit or if it is vigorously competitive. If it is a mere interest, approached with leisure, it is a hobby and not a sport. Fishing, target shooting, skeet shooting are often approached as hobbies rather than as sports.

Painting and sculpture are also popular hobbies of the Rich as is astronomy, playing a musical instrument, bird watching, and floristry, which is a pastime that is separate from gardening, altogether.

Many times, the hobbies of the Rich are helpful to science or government groups. For instance, bird watchers may provide important data to scientific and government agencies.

There may be some overlap between collecting as a hobby and collecting as an investment. Similarly, there

may be some overlap in refurbishing antique cars as a hobby and also as an investment.

Hobbies are often built around the preservation of antique skills. Antique skills are those crafts that would pass into oblivion if not handed down. The Rich help preserve these skills.

How You Can Develop the Hobby Layer of Class.

Study several pastimes that pique your curiosity. Choose one. Learn everything you can about it. Subscribe to at least one publication or Internet newsletter about it. Look up your new hobby interest in the Directory of Associations and contact the various associations to get on their email list. If you can afford to join an upscale chapter, do. If not, at least ask if you can visit a meeting with the possibility of joining.

For example, although there is a cross-section of people from every walk of life who are members of the DAR (Daughters of the American Revolution/Sons of the American Revolution), there are a great number of wealthy women who passionately support the patriotism and preservation of the American

Revolution through these fine organizations that may have begun with a hobby of genealogy.

Pursue, pursue, pursue your own personal development in the hobby layer of Class. It creates friendships with many interesting and worthwhile people.

Class Layer 13—Philanthropy

Giving is the way the Rich judge each other. It may be true that they are judged not by how much they have but by how much they give. And giving absolves guilt for being so Rich when so many people are not. So it is a nice system. The Rich justify their riches...and get a tax deduction to boot (not to mention the recognition they get for it). And the causes do indeed benefit. Just as the Rich perpetuate the arts, they also expand the sciences through generous donations.

How You Can Develop This Layer Of Class.

There are two ways to give—anonymously and

publicly. Try to do both.

- Anonymous Giving. You practically feel your soul grow when you give and absolutely nobody knows about it. Nobody. Not a family member, not someone at an organization. Nobody.

And, oddly, when you help someone who does not like you and they never know it and you never tell anyone; you not only feel the growth of your own soul, but sometimes it is as if obstacles in your own life begin to melt away. Try this for yourself and see what happens.

- Open Giving. In some cases, it can be beneficial for people to know about your philanthropic efforts. For instance, when I assigned my author's royalty on the Berkley Books edition of How To Marry The Rich to a scholarship for single parents, I wanted people to know I would not make any money at all from the book. It was my hope people would give that edition of the book to friends and make it a stocking-stuffer during the holidays. In doing so, they would help

single parents get a college education.

Where should you give money? Try to recall a period in your life that you needed help and find people who are in that position, now, and give to a cause that benefits them.

Because I had been a single mother, who went through college on welfare and a student loan, I wanted very much to help other single parents—especially since my education has been so beneficial to me.

However, if you have not had a period of financial need in your life, consider diseases that took the life of a family member so you feel connected to it.

Helping children, animals, or senior citizens can warm your spirit. Look through a directory of well-established, reputable philanthropies—those who have been in business fifty years or so and are well known; and see if anything tugs at your heart. Do not give to unknown charities that pop up after a disaster, because these are often fraudulent.

How Much To Give.

You can either give a total annual sum, or you can

give periodically.

If Annually. Give one lump sum—whether two hundred dollars or thousands of dollars—to an organization you believe in. If you have to scrimp one month, in order to do it, you will feel richer the rest of the year. Try to make it a percentage of money you expect to receive that year. It can be one percent or ten percent or more. That is up to you.

If Periodically. An old Reader's Digest article gave a reasonable scenario. In it the author, whose name I have long forgotten, said "Save ten percent and give ten percent, and spend the rest of your income for your enjoyment and needs."

Just Something. If ten percent is too stiff for you, then make it one percent or a half percent—but give something. Your soul needs it.

Give To Yourself. I love the ancient sage advice that if all you have is a dollar, spend half of it for a loaf of bread to nourish your body, and the other half for a flower to nourish your soul.

Give yourself something. I have a friend who gives herself the gift of a weekly professional massage.

When I was a single parent and much of my income had a lot of places to go, I gave myself a gift of fragrance in perfume, bubble bath, and lotion. It did more to keep up my morale than anything else. My husband noticed the happy effect fragrance has on me and he commissioned my own personal fragrance *Exclusively Ginie Sayles*. I love the choices he made for my fragrance.

Class Layer 14—Manners And Self-Care

Do not confuse manners with mere etiquette. They are not the same thing, at all. Class manners embrace a whole attitude toward people that shows up in conversation, in behavior, and in relationships.

The way the Rich handle crisis or frustration, the way they employ snobbery as a protective device to distance people who are trying to use them, the way they handle service and sales people tells you the quality of Class manners a person has.

Manners are so closely associated to old money lineage, that marriage prospects for Rich children come under close manners scrutiny.

It is not as important that a suitor has no money; but whether or not the upbringing of the suitor was coarse, with trashy fights at home, loud neighborhood brawls, kicking the front door down in a fit of anger, abusive language, bragging, hitting children, neglected civic or social responsibilities, or wasteful spending.

The most definitive layer of Class is manners and self-care.

How You Can Develop the Manners and Self-Care Layer of Class.

The basis of all good manners is to make other people comfortable, yet never to treat them as better than you or as less than you.

When you see people who speak in the same tone to the janitor of a building as they do to an executive in the same building, you see good manners. What they say to the executive may be on a different subject, but their tone and manner of talking to the executive is no different than it is for the janitor.

If you do not like the way a person behaves or feel

the person does not behave well, you never correct them and you are never rude. You simply employ a ‘distant friendliness.’

You are not haughty, at all to a person you dislike. In fact you speak and smile at the same level you would with your friends; but it does not quite reach your eyes. The person senses it but cannot quite put a finger on it.

In all other respects, you have a simple, unaffected thoughtfulness of others. This is having good manners.

Self-care includes absolute daily cleanliness, including daily bath or shower, shampoo, skin-care, nail-care, elbows, knuckles, teeth and breath, as well as spotlessly fresh clothing, well-fitted and properly worn.

You may not have much money, but you can afford a bar of soap, shampoo, nail clippers and comb or hairbrush. When manners and self-care work together, this is Class.

20 Ways To Lose Class—Fast!

- Flaunt large vocabulary words (very second-rate)

- Have trinkets dangling from your car's rear-view mirror
- Have strongly opinionated bumper stickers or tee shirts
- Have chipped nail polish or uneven nail lengths (men or women on lengths)
- Chew gum or use a toothpick in public
- Tell off someone in front of others (but do not back down if you are attacked)
- Loudly slurp coffee or other drinks
- Not bathing daily
- Wear terribly mismatched or wrinkled clothes
- Constantly voice your opinions without reserve (twice a day is enough)
- Wear clothes with shoddy buttonholes
- Wear scuffed shoes or shoes with rundown heels
- Have dirty fingernails, knuckles, or elbows
- Talk loudly enough for people at the next table to hear you (on purpose)
- Make a scene in public

- Try to impress anyone
- Ridicule someone poorer or less educated than you
- Act superior
- Act inferior
- Be antagonistic or rude to workers

You May Have More ‘Class’ Than You Think

Each layer of Class is like a layer of wealth, all its own. Adding Class in layers adds Richness to you and therefore increases your “market value” to potential Rich clients, Rich friendships, and Rich mates.

It is a personal Richness that is the equivalent of money; and it is a personal Richness that you can control.

So how Rich are you when it comes to Class? Tally it up—you may be Richer than you think!

Now that we have explored the 14 Layers of Class, you can see that the Rich are not a homogenous group. I have Rich clients of practically every race, and several of them are Old Money.

Old Money families become more and more alike over the years, regardless of race and even cultural differences. It just seems that Old Money in any culture or race evolves into a set of values that is universal.

Also, in my consultations, I work with Celebrities and New Money clients in all races. Every profile you will read about has its ethnic counterpart. Therefore, you should interpret the Rich Profiles given in this book into your ethnic community.

Do not be guilty of reverse-prejudice by thinking your race is different. No, it isn't. We are all human beings.

And this book is written for both sexes. Money has no gender.

Different people, including the Rich, have different layers of Class, which show up in different values, habits, and traits.

- But you still may be asking these questions:
- What are the Rich really like?
- What are their daily lives really like?

- What do they wear around the house?”
- Which Rich groups have tattoos/piercings and which do not? (*There are plenty who do*)
- Inside The Lives Of The Rich

Come with me! I am going to take you inside the estates, mansions and homes of six Rich families—and give you a rare glimpse into their lives with six profiles of the Rich. You will be meeting Old Money Pedigrees, the Flamboyant Old Money, the Status New Rich, the Practical New Rich, the Celebrity Rich, and the Roller Coaster Rich. I will tell you about their careers, their marriages, their clothing, jewelry, automobiles, and even their pets.

You will see that although each is certifiably Rich, they are all quite different. And nowhere are the differences among the Rich more obvious than in the view each has about designer-label clothing. For this reason, I begin each chapter with a quote that expresses how each type of Rich feels about designer clothes.

Chapter 3

Old Money Pedigrees

“If it takes a designer’s label on my clothes to let people know my outfit is expensive, then the quality is not good enough.”—Jonathan and Virginia Pedigree

Jonathan Pedigree IV grew up on the family estate, which was built by his grandfather, near Charlottesville, Virginia.

Every summer, his family spent two months in the mountains of France near Switzerland, where his father took him on vigorous mountain climbing expeditions to build character, and one month sailing in Nova Scotia on the Bay of Fundy. On winter holidays, the family went skiing in the Canadian Rockies.

As far as social sport, Jonathan IV learned the tradition of riding to the hounds (foxhunting), and his father completed his training as a Virginia gentleman by teaching him, in depth, about thoroughbred horses

and southern politics.

His mother, on the other hand, oversaw his education, and exposed him to theater and charity obligations. She insisted he learn golf and as he grew older, she involved him in the world of investment art.

On his own, Jonathan IV enjoyed history and tinkering with mechanical equipment.

Jonathan IV was taught that his family name was sacred and that guardianship of family money and family heritage was his first duty, above all else.

Preserving the traditions of his social Class was instilled in him—temperance in indulgence, sportsmanship in competition, discretion in relationships, honesty in business, and fairness to those dependent upon him. And from his parents, he absorbed the subtle manners that identify him as being from the Pedigree Class.

Education

After attending a private boarding school for boys, located in Woodberry, Virginia, Jonathan IV—like his father and grandfather before him—attended the prestigious University of the South known as

“Sewanee” which is located in Sewanee, Tennessee. There, he made average grades as he earned a degree in history.

During the summers, Jonathan IV and some of his fraternity brothers took jobs in Europe, working in luxury resorts and mastering the language of that country.

Marriage

After college, Jonathan IV married Virginia Lee Cheatham, a Richmond debutante, and enjoyed a two-month honeymoon abroad. They have two children, Jonathan V and Jenny. Over the years, their married life has evolved into an amiable sharing of mutually enjoyed activities and interests, as well as democratic pursuits of separate interests.

Career

Jonathan IV's financial business is transacted each weekday morning between 5:00 and 10:00 a.m. when he consults with his wife and their investment advisors for commodity and stock investments. He keeps very close tabs on the international market and analyzes all-important trends.

Every morning, he quickly scans three newspaper websites, including The New York Times, The Washington Post, and The Wall Street Journal. Once a week, he logs onto Barron's. Jonathan IV and Virginia have invested in electric automobile stocks and in renewable energy, alternate power companies, especially wind and solar, and hydro (water) power. Throughout the day, he checks market updates online and stays in touch with his investment advisors through his mobile phone.

The rest of his day is given over to a casual and comfortable lifestyle and the enjoyment of his two great passions: philanthropy and refurbishing antique cars.

Once or twice a month, he attends Board of Directors meetings for a bank in Charlottesville and one in DC, where he is a large stockholder.

Virginia has been a devotee of ballet since her own childhood ballet lessons. Because she financially underwrites entire ballet productions from time to time, a DC ballet company allows Virginia to live out her dream of working out with the ballet dancers twice a

week.

She also spends a great deal of time interviewing the dancers for upcoming books; and in fact, Virginia has two books to her credit and both are biographies of ballet dancers. Visiting ballet stars are frequent guests at her Charlottesville house.

As demanding as her lifestyle is, Virginia schedules a weekly lunch with her daughter, Jenny, and also rides horses with her once a week.

Philanthropy

Jonathan IV chairs the boards of two art societies and he is on the Board of Regents for Sewanee, where he also founded a sizable scholarship. In Charlottesville, he added a wing to a hospital and named it after his father; and he donates regularly to scientific research in heart disease, the disease that claimed his mother's life.

Virginia and Jonathan never miss opening nights of the ballet company Virginia helps sponsor financially. Her charitable interests also include women's shelters, education programs for older women, and paying the cost of families who cannot afford to be close to a

dying child.

Hobbies And Sports

Gardening is Virginia's hobby. She plants flowers for each season, working alongside the yard person during planting, and watching over her fledgling plants.

She subscribes to gardening journals, and belongs to a garden club to exchange tips.

Jonathan IV is a regular on the antique car show circuit for antique Bentleys. He scours the country and when he finds an old Bentley, he enjoys dickering to get the best deal he possibly can. He then finds it relaxing to come home from a board meeting, change clothes and crawl under the old car, taking it apart and rebuilding it with parts he orders. Once he has it in good running condition, Jonathan IV sets about upholstering the interior and finally repainting it. Then he sells it for thousands of dollars more than it cost him. He does not need the money; he simply enjoys the hobby of refurbishing the cars while the businessman in him enjoys the investment profit he makes.

Not driving a Bentley, himself, Jonathan IV nevertheless keeps the one that started his hobby, the

one his favorite grandmother owned and left to him when she died.

Croquet is a sport Virginia and Jonathan IV enjoy together. They compete in croquet tournaments and travel the croquet circuits, even competing internationally. Jonathan IV also likes lawn bowling; but Virginia only plays occasionally.

Beginning as a small child, Jenny excelled in equestrian pursuits, with dressage being her favorite. Her brother, Jonathan V, spent early years learning horsemanship, but his greatest interest has always been sailing, with an ambitious eye on the World Cup.

Snow skiing is a sport the Pedigrees enjoy together as a family.

Houses

Jonathan IV and his wife Virginia Pedigree refer to his ancestral house (28 rooms, 46 acres) outside of Charlottesville as their official residence. That is where they are registered to vote and they have it listed on their drivers' licenses and passports. However, they spend considerable time in their four-bedroom townhouse in Georgetown, due to their active social

life in Washington DC.

Jonathan had both homes converted to solar power as soon as he was convinced it was economically viable.

Virginia donated her family's ancestral house in Richmond to the Virginia Historical Society, complete with furnishings and family memorabilia, to avoid paying unnecessary taxes and upkeep on the old mansion.

Furnishings. Mahogany furniture, original art, and hardwood floors with well-worn Kirman rugs that have furnished the home since the second half of the 19th century still grace the rambling ancestral home in Charlottesville.

Tied-back draperies fall into a 'puddle' of fabric on the floor that shows no need to economize on material. Current draperies are a new version of the original ones, even in identical fabric that had to be ordered from a shop in London, England that specializes in out-of-date cloth.

White roses from Virginia's hothouse are cut daily and fill blue and white Chinese porcelain vases

throughout the house.

Pedigrees shun the formality of French Louis XIV, XV or XVI furniture styles, which they consider to be gaudy and slightly pretentious. They prefer, instead, a casual elegance of well-loved family pieces.

Though some of their furniture is museum-quality, the furniture is arranged semi-formally, and lived in comfortably. Their possessions are kept in good repair; but they use everything they have, even walking their rare rugs to the last valuable thread.

The four-bedroom townhouse in Georgetown is furnished in Mahogany reproductions from South Carolina.

Staff. The Pedigrees hired a husband-wife team, who were trained as cook and housekeeper, respectively, to live in. The housekeeper brings in one or two outside workers from Charlottesville once a week to help with certain household chores.

A driver was hired to drive Jonathan IV and Virginia between DC and Charlottesville two days a week, while they work out of their laptops, and mobile phones in the backseat. The driver also doubles as a

handyman around the house.

Quarters for the driver/handyman are over the six-car garage. Opposite him are the quarters of the married cook and his wife, the housekeeper.

A British-trained Nanny used to have a room on the third floor of the main house, next to the children, but when the children went away to school, she moved to Boston. Jenny and Jonathan V send her pictures every Christmas, along with a rum cake, and answer her letter that comes once a year.

In addition to the live-ins, Jonathan IV and Virginia hire people to look after their grounds, pool, horses, and two boats. They each have a secretary who coordinates daily life for Mr. or Ms. Pedigree.

The townhouse in Georgetown has no live-in help and only a housekeeper who comes by for several hours each day.

Pedigrees speak of their staff as 'help' or 'workers' or 'staff' (or household staff, domestic staff, or office staff), not as 'servants' or 'domestics.' They say 'driver' not 'chauffeur.' They say 'car', not 'limousine' or 'limo'.

In fact, Pedigrees avoid using flashy sounding vocabulary in general. They use a simple, direct, and unpretentious manner of speech.

Pets

In addition to their horses, the Pedigrees have a seven-year-old Saint Bernard named Bernie who lounges near Virginia's favorite chair.

A large, salt-water aquarium with an array of exotic fish is built into the wall of young Jonathan V's room. He enjoys studying fish and grew up caring for them.

Jenny has a white Persian cat.

Automobiles

Being very environmentally conscious, Jonathan IV immediately switched the cars he and Virginia drive to all electric vehicles (EVs) and hybrids as soon as they were available. Disliking fads, he made the change only for the health of the planet. Typically, he drives a car about eight years; but knowing improvements in environmentally-friendly cars are still developing, he expects to upgrade as soon as an important change is made; but not before then.

“If America would convert automobiles and transportation entirely to renewable energy, our country could use its own oil and gas for America’s other power needs and we would not have to import oil from other countries at all” Jonathan IV says, “And we would be entirely energy independent.”

As previously mentioned, he also owns an antique Bentley, which he works on as a hobby. The family still has a three-year-old black Lincoln for the driver to take them places but they have an order in for an a hybrid sedan to replace it.

Until Jonathan changed their cars to electric, Virginia drove a Ford Taurus Wagon around Charlottesville and kept a Volvo in DC

While he was student at Sewanee, young Jonathan V drove a second-hand BMW; but upon graduation, he traded it in for a new hybrid SUV.

Daughter Jenny drives a vintage Fiat. Her father wants her to have it converted to hybrid or electric.

All cars are kept clean and in top running condition by the live-in driver/handyman.

Style of Dress

The Pedigree family wear designer labels that show anywhere on their clothes—and neither do their friends. Pedigrees consider wearing clothes with designer labels showing as equal to wearing a price tag still pinned to the sleeve of a garment in public.

Even Jonathan IV's business accessories will not have a large designer emblem or large imprint of the designer's name on it. The only monogram will be of his initials.

The Pedigrees most often wear custom tailored clothing, properly monogrammed with their own initials in a small diamond shape and they have several pairs of hand-made shoes. Because the Pedigrees buy clothing for quality and not for price, they will buy an item they like off-the-rack from a well-respected store.

Conspicuous consumption repels the true Pedigree. They spend a lot of money for fine possessions; but only if the quality warrants the expense. This is simply a way of life that they do not question—and would never dream of flaunting.

Unchanging Styles. Jonathan's tie-widths and

lapels and Virginia's hemlines have changed very little—because people of the Pedigree Class do not follow fashion (and consider it *déclassé* to do so). Any change in style evolves very, very slowly.

They ignore sections of fashion magazines that tout 'what's new' because they consider such clothes to be trendy fads for 'attention-seekers'.

And since the Pedigree Class does not change styles, Jonathan and Virginia wear favorite clothes for years. They add a few new items each season and discard a favorite only when it is beyond repair.

They do not dress for other Classes or to impress other people. This unchanging, classic style without obvious designer labels is the 'feather' of the Pedigree Class and it is one of the ways they identify each other. And they wish only to be identified with their own Class.

Fabrics. Their clothes are made from pure fabrics, such as cashmere wool, 100% cotton, 100% silk, and 100% linen, which require more expensive care, such as dry cleaning or hand washing to retain its beauty.

Colors. Classic bright red is a staple among

Pedigree women. This is worn with matching bright red nail polish (even on short nails) and bright red lipstick.

Sunny yellow, solid white, bright pinks, turquoise, and royal blue accentuate the fine texture of good fabrics. Virginia and Jenny also wear bright colors in shoes, belts, and handbags.

Black clothing is primarily worn after five o'clock by Pedigrees and is considered too severe for daywear. Navy is the day alternate. However, for impromptu after-five cocktail parties, there will be a Pedigree woman may wear a black silk or knit dress (long-sleeved or sleeveless), worn with pearls and black, dressy, St. John sling-back heels (not too high) and a small black purse. This is usually a travel staple, as well.

Seasonal-wear. Seasons are observed, religiously, in dress. After Labor Day, white is not worn. In the south, white shoes and accessories are worn by Pedigrees between Easter and Labor Day. Not before and not after. In cooler eastern and northern climates, white shoes and accessories are worn between Memorial Day and Labor Day.

On the first official day of autumn in September, all sandals, summer shorts, and summer clothes, are packed away. Even during warm, autumn days, the Pedigree family will wear fall clothes in lightweight fabrics, such as cotton in classic Madras plaid.

Fall coats are made of corduroy or of heavy wool for really cold days. Because a fur coat is considered a winter coat, it is not worn before the first official day of winter in December.

For Christmas and New Year holidays, red, black, or green taffeta dresses are traditional eveningwear, as are black velvet jackets with silk ascots and tweed pants, with low boots in black suede.

On the first official day of spring in March, the Pedigree family begins wearing light wool or knits with lightweight spring coats for cool days.

Underwear. When given a leopard-print panty and bra set as a holiday gift from a lingerie store she patronizes, Virginia politely thanked them and quietly had the gift given to charity. Even black under things are considered too exotic and are only worn under dark clothes if white underwear might show through.

Jonathan IV and his son wear plain boxer shorts in white. Virginia and daughter, Jenny, wear plain white silk or cotton bras, panties, and slips.

At Home Dress. Around the house, and depending upon the season, any member of the Pedigree family may gad about in old Bermuda shorts with sandals or sweat-pants and a tee shirt with threadbare tennis shoes. But at all times, their personal cleanliness and that of their clothes is intact

Hair Styles. Jonathan senior and young Jonathan wear their hair in a traditional, side-parted style that is cut short in back and above the ears, with fullness at the top and sides.

Virginia's blunt cut hair is above-collar, although she occasionally has it cut short (never skimpy) for summer. Jenny wears her blunt cut to her shoulders. Both females vary the style only with occasional bangs, a headband, clasps, a ponytail at the nape of the neck, or worn up for dressy occasions.

Manicures. Manicures and pedicures take place at least once a week. The two men's nails are kept very short, even-lengths with no whites growing above the

nail bed. Jenny and Virginia keep their nails fairly short and worn buffed to a shine, or with clear nail polish or classic red.

Cosmetics: Virginia wears a very sheer all-natural mineral powder with sunscreen. She wears a natural color lip-liner and a touch of mascara for daily wear. She wears either neutral eye shadow or thin eyeliner, but never both. Jenny wears no makeup base. She applies a light brown eye shadow and pink lip-gloss.

Neither female wears frosted lipstick or nail polish, but both wear classic red lipstick and nail polish for any dressy event. And before a special event, a professional makeup artist from DC comes to their house and applies makeup for them.

Tattoos and Body Piercing. Although Virginia and Jonathan IV consider body piercing and tattooing barbaric and uneducated, Virginia and Jenny have pierced earlobes (only one pierce per ear). Virginia secretly had her thin eyebrows filled in with the tattoos known as permanent cosmetics and it looks completely natural.

The Pedigrees would never be rude to someone with

pierced nose, cheeks, and fad tattoos.

Fragrance. When they wear a fragrance, Pedigrees choose a classic, for example, Jickey, the toilette water by Geurlain that Jenny's great-great-grandmother wore. The men opt for Jockey Club, an old men's cologne by Caswell-Massey.

Jewelry: Pedigrees do not wear accessories that 'brag' and shout "look at me, I'm rich!" Virginia wears a Slide bracelet, whose sliding gold and precious stone pieces were added, year by year, by her family from her childhood until she was sixteen—a tradition for many Southern Pedigree girls. She also wears small gold loop earrings and a thin, gold sculpture necklace of a ballet dancer Jonathan IV had made for her a few years ago.

In addition to her daily-wear gold jewelry, Virginia also has a collection of daily-wear sterling silver jewelry that she wears in the summer with brown leather and silver sandals, a matching handbag, and a thick silver cuff bracelet and western silver earrings.

There is also a casual-wear assortment of enamel bangle bracelets, and coral earrings.

Virginia wears diamonds only at night, although she more often wears a string of pearls and pearl stud earrings. She has a safe full of beautiful jewelry passed down to her that she wears to very formal charity balls. Some pieces are kept as ‘investment quality’ jewelry—part of the family assets. Rarely worn family heirlooms were donated to a museum, thus alleviating the family of its care and providing enjoyment of them to the public.

Jenny collects real tortoise shell jewelry and hair accessories and she wears round, tortoise shell eyeglasses.

Jonathan IV wears his great-grandfather’s gold Bulova watch. He has several pairs of monogrammed gold cuff links. Those items and his wedding ring are the only jewelry he wears with much frequency. Jonathan IV never wears diamonds.

Virginia has a few pieces of jewelry in good rhinestone and mock pearl for travel, when she would not jeopardize the security of real stones.

Manners

Six key behaviors distinguish Pedigree manners that

you will see in Jonathan IV, Virginia, their children, and others of their Class.

1. They are completely ‘present’ when they listen to you. They do not glance at their watches or sigh and shift from one foot to the other as if hastening you along. If they have to be somewhere else, they apologize, sincerely, that they must go to an appointment, and say they would love to hear the rest of your fascinating tale...perhaps over drinks, soon (this may never happen; but it is a graceful exit that lets you feel they care for you).

2. They are polite to service people; but Pedigrees do not talk about their own lives to anyone but close friends and family—and they are not persuaded by service people to buy new styles or items that are not part of their Class traditions.

3. They definitely know which fork to use. Etiquette is not slavishly followed; but they have the basics down. If, by chance, they did not know something, they would not be embarrassed about it. They would simply ask.

4. They are ‘unrushed.’ They maintain a smooth

leisure of movement and speech. This unrushed manner in Jonathan IV and Virginia is both graceful and elegant. The expression “grace under pressure” sums up their lack of panic when pressed.

5. Body movements are contained. If they gesture, it is mostly from the elbow. Facial expressions are limited to a smile, a nod, a raised eyebrow.

6. Their social conversation is perhaps the most telling trait of all. Small talk is their stock in trade. They have mastered the non-offensive art of small talk, sometimes with a clever twist of humor. Impersonal small talk about the weather, your health is the most identifying characteristic of the Pedigree Class, along with the following:

- Tone of voice is either a quiet confidential tone that no one can possibly overhear, or a clear, forthright tone.
- They do not introduce gory or disgusting topics.
- They do not talk much about themselves, if at all.
- They talk about ‘small matters’ as if they were important, and they talk about ‘big matters’ as if they were small—or important.
- They never ‘tell off’ anyone. They may secretly feel

the same disgust toward a person who is being told off; but they, themselves, will never do it.

- Tact is the hallmark of their conversation. They understand the subtle difference between tact and lying and never confuse the two.
- They do not brag and consider it tasteless to carry on about money or possessions. Their credo is that if their money or accomplishments are of any importance or merit whatsoever, you will hear about it from others.
- They have perfected the art of the ‘put-down’ for those who do brag. Instead of being rude or seeming impressed, they simply say “How nice for you” in a passive tone.
- They accept compliments. If you compliment them, they will respond with warm graciousness and then turn the conversation to something else (but they are pleased).
- They rarely apologize. Only a brief ‘Sorry’ can be expected if they do apologize at all. They consider it perfectly natural to make mistakes without having to apologize for it.

Likewise, they rarely explain themselves. Rumors and scandal can be swirling around them, but they will not stoop to mention it, nor to explain themselves unless it is in a court of law or to their immediate family (and they may even decline to discuss it with family).

Family Life

Family life is a loosely knit structure with each person in the family pursuing his or her own life and interests. High expectations are 'implied' but not harshly imposed or preached. With their children, both Jonathan IV and Virginia consider punishment barbaric. Democracy rules supreme in the Pedigree family life. Disappointments in one another are rarely discussed, but are keenly felt.

Family activities are planned primarily around holidays together—and holidays are built around sport activities, such as ski trips from the day after Christmas through New Years Day. They attend at least one theater event together each year—either a Broadway play in New York, for example, or an exhibition in London.

Social Life

Jonathan IV and Virginia arrange their activities as a couple in a 'Social Season' in late May. They first spend two weeks at the Spoleto Festival in Charleston, South Carolina, that they contribute to, financially.

Immediately after Spoleto, Jonathan IV and Virginia enjoy their Social Season as a couple in London. From opera at Glyndebourne, to horse racing at the Derby and at Ascot and cricket at Lord's, they enjoy a constant round of events, cocktail parties and dinners. They follow all required standards of dress—hat and gloves for Virginia; top hat and morning coat for Jonathan IV—and look forward to seeing friends they may not see at any other time of the year. Some of their friends have dropped out of these activities over the years, but Virginia and Jonathan IV enjoy it.

Understanding the Pedigree

Authentic. If there is one word that best defines the motivations of a Pedigree, it is 'authentic.' From who they are, to what they have, the Pedigree is authentic. And to a Pedigree, the nature of authenticity is simplicity. The more fluff, puff, and trimmings

something has, the more pretentious it seems—whether in dress, furnishings, house, car, or personality.

Jonathan Pedigree IV and his breed feel secure in who they are. They are responsible, comfortable, and conservative. They respond best to people who exhibit similar values and behavior.

They will be favorable to someone outside their Class who presents himself or herself in a simple, authentic manner. They prefer an authentic country-bumpkin to a pretentious personality.

Too, a Pedigree likes to have a full daily calendar. Whether filled with volunteer work, hobbies, sports, business, or social events, Pedigrees like to be busy (while appearing ‘unrushed’).

If you target Pedigrees for clients, or want to socialize with them, or hope to court one of them; incorporate the methods and values of the Pedigree that you sincerely wish to have into your own life and make them a natural part of you. There is nothing more authentic than that.

Chapter 4

Flamboyant Old Money

“As far as designer labels are concerned, if you have it, flaunt it!”

—Cliff and Maggie Flamboyant

As a child, James Clifton Flamboyant III—who later dropped the III from his name and refers to himself simply as Cliff—drove off more than one nanny and was responsible for the demise of more than one valuable antique.

Cliff’s parents were middle-aged when he was born, and they described his energy as ‘creative’ rather than destructive. They enjoyed indulging his every whim, but they were never able to form a close bond with their only child.

As Cliff grew up, his father often invited him to sail with him in regattas, but Cliff considered his parents too old and tired to be much fun and declined.

However, he enjoyed tennis with his friends at the Country Club.

Tradition is synonymous with boredom as far as Cliff Flamboyant is concerned. Not only does he not care about family history, he cannot even remember all the names of his recent ancestors. Furthermore, he thinks it unimaginative to do the same things over and over just because that's the way they have always been done.

As far as the sanctity of his family name is concerned, Cliff thinks it is only as sacred as the bank thinks it is on a check.

Education

Suspended from three prep schools, Cliff disliked classrooms and school activities so much that private tutors became an extra appendage for his school years. To everyone's surprise, Cliff became more serious in college and was respectably graduated from Yale.

Marriage

Somewhere between prep school and college

graduation, Cliff discovered girls outside of his social set and began to show up for family Christmas dinners with a nightclub singer or some girl he met in a drug store the week before.

Not surprisingly, Cliff went through a succession of tabloid marriages, including one to a famous lingerie model and one to a movie star.

By late middle age, Cliff married his third and final wife, a rather lackluster woman named Maggie, from a nondescript background.

Out of place with Cliff's family, Maggie is nevertheless appreciated for the fact that she does not put their family name in the tabloids the way the other two wives did.

Career

Cliff relies on money managers, instead of a career. When a news reporter asked Cliff if he had inherited the moneymaking genius of his self-made grandfather, Cliff shook his head and dubbed himself "a self-made spender."

Cliff dabbled in a few movie productions, though it was rumored he only did so to promote the career of

one of his mistresses.

Philanthropy

The idea of giving money without recognition is an alien concept to Cliff. He once offered to give a building to one of the prep schools that had once suspended him...but only if a statue of him be erected outside of it. The school declined, “with regrets”.

Any donations Cliff and Maggie have made to an organization has been with instructions of how they wish to be recognized for it.

Hobbies And Sports

Because of their love for the new and controversial, Cliff and Maggie like modern art. Their hobby is searching for art they believe will be valuable in the future. Mostly, they cultivate the friendship of an artist who is the latest rage and they set up a round of showings and parties in the artists honor.

Cliff and Maggie both play golf but have no passion for the sport. Cliff plays Polo from time to time. Both Cliff and Maggie only enjoy the sea if they are on a yacht with a full crew to handle everything.

Horse racing is a particular interest for the Flamboyants. Maggie and Cliff own horses that race and they take the races very seriously. You will always find them at each Triple Crown event, whether or not they have a horse in the races.

Houses

All ancestral homes were sold as soon as Cliff inherited them. He and Maggie have a fifteen-room New York penthouse on the Upper East Side that overlooks the east river. The penthouse is listed as their main residence, but they winter in a house they own in West Palm Beach, Florida; and once a year, they lease a yacht in Monte Carlo. The Florida house has the latest eco-savvy methods for electricity, cooling and heating. Not because Cliff or Maggie care much about the environment; but because it is the latest technology and they must have the latest in everything.

Cliff and Maggie own a total of eight houses, all furnished in modern; but they rarely use any of the New York Penthouse and Florida beach mansion. They have a house in Beverly Hills they only use during the Academy Awards. The other houses were

bought mostly on impulse while visiting an area.

Furnishings. Declaring antiques to be nothing but “old furniture,” Cliff had his parents’ elegant antiques auctioned at Christie’s. Cliff and Maggie have new décor every three years.

Currently, Cliff’s New York penthouse is ultra modern, with large mirrored rooms and windowed walls that provide a breathtaking view and flood all the rooms with light. Filled with lush, imported trees, the floor is black marble and the furniture is Breuer S-shaped tubular steel.

The latest high-tech amenities are available throughout. Large flat-paneled televisions, recording equipment, music components, computers, and bars are built-in and electronically controlled so that a gray wall moves back to reveal them or closes to conceal them.

A valuable Picasso dominates the dining room; a black fireplace that has the appearance of being suspended, dominates the living room. There are no lamps, only recessed lighting.

Their house in Florida has a similar uncluttered, lean style.

Staff. A butler and a cook are permanent staff, who migrate with Cliff and Maggie to their West Palm Beach house in the winter and take care of the New York penthouse the rest of the time. A houseboy in New York remains in the penthouse in their absence. The Florida house does not have a permanent staff, except for a live-in caretaker. When the Flamboyants are in residence, the Butler hires extra workers.

A full-time chauffeur shuttles them around New York in a stretch-limousine. A pilot and a co-pilot are on-call for flights in their private, Gulfstream jet.

Maggie has a personal assistant on staff, who also travels with her. Her personal assistant coordinates her wardrobe, lays it out, helps her dress, styles her hair and applies her makeup.

In conversations with others, Cliff refers to domestic workers as “staff” whereas Maggie speaks of them as “servants.” Cliff sometimes says “car and driver” or other times, he has picked up Maggie’s habit of saying “limousine and chauffeur.”

Pets

Two afghan hounds live year-round in New York a.

The Flamboyants have no pets in Florida.

Automobiles

Cliff Flamboyant was one of the first to champion Robotic Cars—or Autonomous Vehicles. As soon as he learned of research teams competing for cash awards from DARPA—Defense Advanced Research Projects Agency—authorized by the US Congress for fully autonomous ground vehicles (primarily for military use), Cliff saw the future of everyday automobiles as being robotic for all people.

Instantly, Cliff pulled together wealthy celebrities and friends to sponsor a robotic research team to compete in the DARPA Grand Challenge and they have competed in every challenge since the first year. Although their team has not yet won; the advances in robotic cars, guided by global positioning systems (GPS), has been amazing.

The by-product of his sponsorship is that Cliff commissioned one of the first Robo Cars for private use and received authorization to use it on all roads. All Cliff has to do is to set the car's GPS system for a destination.

The driverless car comes to Cliff and Maggie when summoned by a remote control button. Once Maggie and Cliff are inside the car, the car drives itself on freeways and navigates through traffic jams, skillfully avoiding collisions with reckless drivers.

“Everyone thought Robotic Cars would be at least a couple of decades away—if ever used—but now they are a reality. Still expensive, but in five to ten years, the average person will be able to afford one,” Cliff said in a news conference.

“No more DUI’s,” Maggie quipped. She and Cliff delight in taking their friends for “drink-and-drive” road trips in their robot car that does all the driving while they and their friends drink cocktails and enjoy the view.

While waiting for many cities to adjust to the crossover, Cliff and Maggie maintain their New York limousine. In Florida, Cliff still has his Porsche and Jaguar, although he knows they are obsolescent. He kids Maggie about her Rolls Royce not being able to drive her, yet; but Maggie still likes driving her Rolls.

In addition to Robo Cars, the Flamboyants pay lip

service to the need for “green” energy to run any vehicles, robotic or not. They chime into discussions that fossil fuels cause global warming but that is only because it is chic vocabulary. Their true interest is having the newest, latest or most expensive vehicles.

Style of Dress

Maggie never wears her clothes more than twice. After the second wearing, her personal assistant automatically sends her clothes to be sold at a consignment store.

Cliff wears his wardrobe for one season, only. He and Maggie wear designer labels with obvious insignia. Maggie looks down her nose at anyone who does not wear an obvious designer label.

Fabrics. Like their Pedigree counterparts, the Flamboyants like quality that requires expensive upkeep. Silk is a favorite, as is cashmere, satin, leather, fur, and a synthetic fabric, known as microfiber.

Colors. When he wears a tie, Cliff likes the ones that make a statement. Bold patterns, or unusual color combinations appeal to him. Maggie favors brilliant colors and splashy patterns that are typical of Escada

and Versace.

Underwear. Cliff buys all his wife's lingerie for her, making sure she wears pure silk and fine lace. He wears various colors and styles of designer briefs.

Hairstyles. Most of his life, Cliff wore his hair long, below his shoulders, and rarely tied back. Now, his silver-streaked hair is cut just below his collar.

Maggie's hairstyle is always current. Short, long, layered, blunt, swing, tousled, French twist, chignon...Maggie has worn them all, as a brunette, a blond, and a redhead.

Cosmetics. By ten o'clock every morning, Maggie Flamboyant is perfectly groomed, including makeup base, blush, contour powder, highlighter, lipstick and complete eye makeup. She does not wear her nails long, but she does not wear them quite as short as a Pedigree and always with nail polish and lipstick coordinated with her clothes.

Every five years, Maggie has cosmetic surgery "touch ups" to keep her jaw line firm, her eyes young, and her forehead smooth. Between surgeries, she has 'fillers' that last a year in new lines.

Tattoos And Body Piercing. Long before tattoos were popular and indeed were considered part of subculture, Cliff shocked his aging parents when he arrived home from Europe one summer with the tattoo of two serpents intertwined on his forearm. He was the only boy in prep school to have a tattoo but Cliff was well liked in spite of or because of his rebellious nature.

Maggie has permanent cosmetics to emphasize her eyes and lips; and when tattoos became popular, she had a small rose tattooed on her behind, which Cliff likes.

Both Maggie and Cliff have pierced ears. Cliff only wears one earring—a gold stud or a small gold hoop.

Maggie wears pierced earrings that are purchased to wear with a specific outfit. Sometimes her earrings are intended to match each other and sometimes they do not; but the earrings complement each other and her clothes.

Cliff and Maggie do not like and do not have body piercing anywhere else.

Fragrance. Maggie wears a different perfume for

every occasion. Cliff wears a variety of men's colognes, the newer the better.

Jewelry. Society columns chronicle the social life of Maggie and Cliff Flamboyant, complete with descriptions of Maggie's latest jewelry. The finest diamonds, emeralds, and rubies layer her throat and drip from her ears.

Cliff likes jewelry, too. He wears a thick gold wedding band with a large diamond. On his right hand is a pinkie ring with two rubies in it. He has several expensive watches, and several pairs of diamond cuff links, along with his monogrammed gold ones.

Because of their active social life, the Flamboyants wear most of their jewelry.

Manners

You can identify Flamboyant Old Money by the following distinctive behaviors:

- The Flamboyants do not waste their time talking to anyone who does not interest them; and they do not feign polite interest.
- Snobbery is the way they put you in your place. They

ignore service people and never engage in conversation with them. If a service person greets them, they may not speak back.

- They tend to order service and sales people about, impatiently. They rarely ask a sales person's opinion, and if it is offered when they did not ask for it, they either ignore it, stare briefly at the person, or tell them they did not ask their opinion.
- They follow etiquette casually.
- They are often in a hurry and are not patient with anyone who holds them up.
- Their social conversation is full of gossip. They chatter about who is in bed with whom and whatever someone has done that is outrageous. Talk dwells on the latest 'in' spot, the hottest new media personality, and they talk a great deal about themselves.
- Tact and lying are the same thing to the Flamboyants and they do both, according to convenience.
- They throw their weight around to get what they want. If you do not know who they are or how important they are, they will gladly tell you.
- They never apologize. Like the Pedigree, they

consider it natural to make mistakes without having to apologize for it.

- They only explain themselves to the media, so everyone can know. They are at their happiest when rumors and scandal surround them.

Family Life

Like others of their Rich style, the Flamboyants provide a Nanny to care for their two children at home, from infancy through age seven, while Cliff and Maggie are gone—often for months at a time. And at the age of eight, each child is sent to boarding school.

Cliff and Maggie may have seemed neglectful of their children, but the truth is that they do not want to discipline a child. On some level they feel they can ignore that duty by putting the child in someone's care who has been trained for the job.

As their children reached college age, the Flamboyants became better parents. This is because the college-age children can participate in adult activities with them. This allows Cliff and Maggie to be 'friends' with their children. Cliff is a bit bossy, at times; but Maggie has become rather close and

supportive of her adult children.

The Flamboyants have two family lives:

- Their current family life with their children together
- Their family life that was adjudicated by a divorce court for their children by previous spouses

Divorce cut heavily into Cliff's finances with the combination and alimony to his two ex-wives and child support payment for four children by his ex-wives; children he seldom sees. Fortunately for the children of his first marriage, Cliff's father and mother—fearing his future marriages might usurp money from their grandchildren—set up sizeable trust funds in the name of each child that would be available to them at the age of twenty-one.

Social Life

Every season is the “Social Season” for the Flamboyants. Spur-of-the-moment trips to Paris or Amsterdam or to a friend's ranch in Argentina, or the film festival in Cannes—Cliff and Maggie are in demand. They are on the party circuit during their winters in Florida and on the top guest list for Academy Award parties in the spring.

Nightlife is every night when they are back in Manhattan. As part of New York's Café society, Cliff and Maggie dine out most evenings and dance at the hottest spots. Fashion models, best-selling authors, Broadway actors, movie stars, artists, designers, exes of movie stars, ex-politicians, along with a whole bevy of media personalities can be found there—drinking too much and dancing with Cliff or Maggie.

Understanding Flamboyant Old Money

If there is one word that best defines the motivations of a Flamboyant, it is 'excitement.' From who they are, to what they have, the Flamboyants follow excitement. And to a Flamboyant, the nature of excitement is 'newness.'

The more new, outrageous, glittery, shimmery, and expensive something is—whether in dress, furnishings, house, car, or personality—the better.

You will either love Cliff and Maggie or you will deplore them. There is no in-between. Their strengths are grand and their weaknesses are self-destructive. They are extremists and mostly self-centered; but, they are where the action is. And what's more, they are the

action.

Cliff Flamboyant and his breed define themselves by what they have. They will be favorable to someone outside their Class who has attained high profile wealth or who has been highly publicized.

If you target Flamboyants for clients, or want to socialize with them, or hope to court one of them; become a media favorite.

Flamboyants live for the moment and for the daring impression they are making.

Chapter 5

Status New Rich

“Designer labels are trophies of success. I worked hard for my success. You bet I wear designer labels.” —Dr. Ed and Judith Status

Dr. Edward Status is a self-made millionaire who has done everything right. He made all the right moves that brought him the success he wanted. A pioneering oral surgeon, he is also an inventor of dental devices as well as a wealthy real estate developer as a by-product of setting up a string of cosmetic dental clinics across the country.

Ed Status was born into a lower class family in a small town in Colorado. Since the public school was the only school in town, Ed attended with children of all classes.

It was when Ed visited his friends who lived in the nice part of town that he felt a growing shame for the shabby neighborhood and tiny house he lived in, and

the powerlessness of his parents in their world. The poor, he concluded, were at the mercy of the

Education

During his final years of high school as Ed's friends talked about going to college, he noticed his Rich friends were going to private colleges. When two of his best friends, who were Rich, told him they were going to Tulane.

Ed held part-time jobs in college so he could pledge a fraternity and have extra spending money. Then he examined careers that had the potential for good money and decided on dental school.

But four years later, when Ed was facing the high expense of dental school, he figured out how long it would take him to repay student loans and decided not to go into debt with a loan.

It was then that Ed became aware of married students whose spouses supported them by working and also paying the bills; so Ed decided it was time to get married.

Marriage

When Ed met Judith, she was a schoolteacher, painfully aware that all her girlfriends were married; so when he proposed marriage a few weeks after they met, Judith quickly said yes.

And though Ed and Judith had each married for practical reasons—Ed to finance dental school and Judith to have a husband of any kind—it was nevertheless a marriage that worked extremely well.

For the next six years, Judith was the primary breadwinner, putting Ed through Dental school. After his graduation and Ed moved them back in Denver, Judith also worked while Ed got on his feet as an oral surgeon. Throughout those years, they maintained a relationship that was affectionate, respectful and, most of all, goal-oriented.

Ed remembered his parents' social isolation and felt that much of it was due to their lacking so many layers of Class. It was Judith's task to cultivate the social layers of Class for them through art and charity involvement. And she did.

Judith worked diligently as a volunteer for the Denver Historical Society and other causes, until she

adept in her social-climbing role.

And during those years, the Status' had three children—two girls and one boy, Katy, Mindy, and Marcus.

Career

An extremely hard worker, Ed made a lasting impression on everyone around him. Diligent, honest, and of good character, Ed built a life of respectability for himself and his family. Because people liked and trusted him, he received lucrative business opportunities, which increased his financial holdings.

While working on patients, Ed often had ideas of how certain procedures could be made more effective or more pleasant for patients. Later that evening, he would work at home, designing and developing equipment in his workshop that would make oral surgery and dental work easier.

Numerous patents on his equipment designs and procedures increased his notoriety in the dental world and also made him a wealthy man.

After he began to build a chain of dental clinics around the country, he made shrewd real estate

decisions on the location to build the clinics. Soon, he was attaining a measure of wealth beyond his and Judith's expectations.

Philanthropy

True social acceptance eluded Ed and Judith and it was the one aspect they both wanted more than anything else. In spite of the fact that many of his clients and even business partners respected him in business, Ed and Judith had not penetrated their exclusive social clique—until they realized they could “buy” their way into society through philanthropy.

Philanthropy was indeed their ticket into society, as they became patrons of the arts and their large donations to social charities. Soon, they were invited to private parties in the homes of the city's social leaders.

Hobbies And Sports

Most of Ed's hobbies became moneymakers for him in his career as an oral surgeon. He still works on new developments in dental equipment, and he still develops new ideas to make existing equipment better. However, in recent years, Ed became interested in flying. He took lessons and now flies his own plane, a

single engine Cessna.

Judith has no hobbies. Her time is given over to her social interests and the social interests of her children.

Ed took up golf for their country club activities. Predictably, he became a competitive player. Judith considers working out with her trainer to be a sport, although Ed insists it is personal fitness and not a sport. So Judith counters that her sport of choice is swimming, even though her life as a swimmer consists of little more than a quick dip in the pool and sunning poolside with a cool drink.

Katy likes horses, Mindy likes tennis, and Marcus is a hunter, which means the children are the most involved in sports of the Status family.

Houses

The three-story, white marble-finished house of Ed and Judith Status looks like a smaller-scale French chateau. With 32 rooms, it sits on top of a hill in the Richest neighborhood of Denver, Colorado. Five acres of rose gardens surround the house. In addition, there is an outdoor swimming pool, and a tennis court.

An American flag is daily flown in front of the

house. Ed Status is patriotic. He gratefully credits his country for the fact that he was able to move from one social class to another.

In addition to the Denver house, Ed and Judith own a two-story Tyrolean style house in the mountains of Telluride, Colorado. They go there with their children every Thanksgiving, and on frequent weekend jaunts.

The Status family also has a beach house in Costa Rica, where Ed has set up an office to expand his dental inventions into Central and South America.

As an inventor, Ed's visionary nature embraces the newest developments in energy conservation. Over Judith's objections, he had solar panels installed in all their homes and wind turbines in Telluride.

Furnishings. Antique French Louis XV furniture lends a formal museum atmosphere to the Status mansion. Many of the rooms are used only when there are guests. The children are only allowed in the casual family den that adjoins the kitchen and in their own rooms upstairs.

Staff. A two-story building behind the main house in Denver was built as servants' quarters. There are six

workers who live in the servants' quarters: a butler, a chef, two upstairs maids, a downstairs maid, and a chauffeur.

A gardener, a personal workout trainer, and Judith's social secretary come to the house on a daily basis.

The house in Telluride has only a live-in housekeeper. The house in Costa Rica has a live-in housekeeper and her son, who is the gardener.

Ed and Judith are demanding employers, who, because of their extremely high standards, have difficulty keeping employees.

Status New Rich speak of their staff as 'servants' or 'domestics'. They say 'chauffeur' and 'limousine.'

Pets

Judith believes that animals are not meant to live in the house with people. "Animals belong outside," she has said, often. The idea of getting dog or cat hair on her clothes, even from a well-brushed pet, is abhorrent to her meticulous nature.

However, she considers guard dogs to be practical—as long as they stay outside. A German Shepherd and

a Doberman Pincher are trained guard dogs for the Denver house.

Automobiles

Dr. Ed Status buys only American cars for himself, saying “I made my money in America, and I spend my money in America” and drives an American Hybrid Cadillac Escalade.

His wife, however, owns a German-made Mercedes. One of his daughters drives a Japanese hybrid CT Lexus, the other daughter drives a Japanese made Mazda Miata soft convertible (ragtop). His son, Eddy, drives an American Chevrolet Volt.

Style of Dress

The Status family dresses in nothing but designer clothes with designer insignias in plain sight. Judith’s shoes bear the double C of Chanel as well as on her handbag and suit buttons; and she wears them as proudly as a scout’s merit badge.

Likewise, all her children are designer-dressed with labels in clear view, for everybody to see.

Ed buys American designer Ralph Lauren suits and

clothes; but he yields to wearing Armani suits when his wife buys them for him. Whatever suit he wears, Ed Status is always perfectly turned out, from his haircut to his tailoring, to his manicure to his shoeshine. No detail of dress is missed.

Ed wears the very latest of fashions and his tie widths and lapels change, accordingly. Judith's hemlines rise and fall with the dictates of fashion.

When they meet Pedigrees, they do not realize that a pedigree's unchanging style is part of their Class; the Status family simply thinks the Pedigrees are people who have money but no taste or awareness.

The Status New Rich wear clothes only one season and then give them to The Salvation Army, which is also the charity of choice for Pedigrees.

At Home Dress. Even around the house, the Status family dresses nicely. They never lounge around in robes or old clothes or with no makeup for the women.

Colors. The Status New Rich incorrectly believe that old money wears subdued colors in dull tones, and mostly grays and blacks. Therefore, Ed and Judith wear subdued colors. Ed wears mostly gray. Judith has

a closet full of black suits and dresses, beige pants, skirts, and blouses, and rust-colored outfits.

Cosmetics. Judith and her daughters took makeup lessons from a day spa in Denver. They wear a lot of makeup and apply it themselves. For special occasions, they have it applied at a local salon.

Tattoos And Piercing. Only Judith and the girls have pierced ears and nothing more. Ed swears he will disinherit any child who gets a permanent tattoo or facial piercing.

Hairstyles. Status family females have their hair shaped and colored, regularly. Both Katy and Mindy wear their hair long, sometimes in ponytails perched high at the tops of their heads. Ed wears his hair very short. Marcus wears his hair to his collar.

Manicure. Judith's nails are fairly long with a French manicure; and she insists her daughters wear their nails the same way.

Fragrance. Judith has a shelf full of perfumes that she and her daughters share.

Ed wears men's cologne Judith chooses for him. Young Eddy occasionally slaps some of his father's

cologne on. Otherwise, he doesn't wear it.

Jewelry. Ed and Judith wear his and hers matching gold Rolex watches with a diamond bevel around the watch face. And they wear the watches at all times. They replaced their original wedding bands with diamond and gold wedding bands.

Ed rarely wears cuff links, but he has a few pairs in diamond and gold (monogrammed). He wears no silver.

Judith has a large collection of gold necklaces, unusual gold bracelets and a variety of gold earrings. And she has diamond necklaces, earrings, and bracelets. The only pearls she wears are in a three-tier choker with a ruby clasp and matching pearl and ruby eardrops.

Judith changes her jewelry with her clothing. Every item is coordinated with a particular outfit.

Manners

Ed and Judith Status are perfectionists. They expect a lot of themselves and their children; and they expect a lot of other people. They want to do everything 'right.' You will see a lot of the following manners in

the Status New Rich:

- The Status' judge you by your car and clothing. If you look poor, they hope you won't speak to them. If you stop them to talk, they will glance about to see if anyone is seeing them talk to you. Then, they will glance at their watches and make an excuse to leave.

If you are not an upper-income person—or not in society—they will speak, but their eyes rake over you in a way that lets you know you have been evaluated and found lacking. Furthermore, their manner is condescending, or has the reserve of haughty disapproval...or that they are obviously just being nice to you.

- Status Seekers want to impress sales people and service people as much as anyone else. They talk casually about the details of their lives with sales people and workers. Although they voraciously read to keep up with whatever is in style, they are very

insecure about knowing what is in vogue. For that reason, sales people can influence them.

- The Status' are self-conscious about manners. Any sort of social error will make them feel humiliated and they will mentally pick over it for days. And they privately criticize others they see who do not do 'the right thing.'
- They throw their weight around to get what they want. "Don't you know who I am?" or "I am 'Dr.' Ed Status." Ed is hot-tempered and short on patience. Judith tries to intimidate by acting indignant.
- Both Ed and Judith are good conversationalists. Their social talk consists of interesting topics in the news—which is why they religiously read Time, Newsweek, People, and their local news outlets.
- They often say things to have an 'effect' or to impress.
- They quickly apologize or explain themselves to people they consider important.

Family Life

Ed and Judith love their children; but view them as an extension of themselves. High expectations are lectured to them and punishment exacted if the child fails. Punishment might range from being grounded to being spanked.

Family life is fairly important to the Status New Rich. Family holidays revolve around school vacations, when the children are taken to different destinations in Europe, or to the Status houses in Telluride or Costa Rica.

Social Life

Ed remembered his parents' social isolation and felt that much of it was due to their lacking so many layers of Class. He wanted Judith to cultivate social layers of Class through art and charity involvement. He also believed she could develop connections that would benefit his career. Ed asked Judith to stop working and to concentrate on building their social life.

Judith worked so hard as a volunteer for the historical society, and became adept in her social-climbing role; and using philanthropy as a social tool, the Status family maintain a satisfying social life.

Understanding The Status New Rich

Prestige. If there is one word that best defines the motivations of a Status New Rich, it is 'prestige.' From the clothes they wear to the cars they drive, it is only significant to them if it has prestige. And to a Status New Rich, the nature of prestige is to make an expensive impression.

Ed and Judith Status judge themselves by what they have, and how much it impresses other people. They respond best to people who are 'in the know' or who have prestige in their line of work or family background.

Chapter 6

Practical New Rich

“P.T. Barnum said of circus-goers, ‘There’s a sucker born every minute.

If he were alive today, P.T. Barnum would be a fashion designer.’”

—Bob and Martha Practical

Bakery giants, Bob and Martha Practical, jointly created their fortune as a husband-wife team. From a simple mom and pop doughnut shop, this hard-working couple grew to stand as an American success story.

Bob Practical was born in Chicago to immigrant parents. His mother never learned much English; and his grandfather, who came to America, later, never learned English at all. They lived together in a small house in a blue-collar suburb. His father worked as a cook in a diner, but his grandfather had poor health, so his mother stayed home and took care of him.

Martha grew up in a small, working class town in

Illinois, the only child of a single mother, who worked as a supermarket manager.

Education

Bob dropped out of high school to support his family when his father died, leaving Bob's mother and grandfather unable to support themselves.

Martha finished high school and, when her mother married, Martha moved to Chicago by herself to find a job.

Marriage

Martha met Bob when she had to take a second job to make ends meet. On weekdays, she worked as a file clerk in a Chicago mortgage office; but her pay was so small, she found a weekend job as a cashier at a bakery. There, she met Bob, who was one of the bakers for the bakery shop.

The minute Bob Practical saw Martha, he knew she was the woman for him. When he introduced himself to her, he said, "I'm Bob. I spend all day baking pastries...and by the way, I intend to marry you."

Martha laughed and put his comment aside as teasing. But while working together, Bob and Martha often talked about improvements the bakery could make. As they talked, an attraction grew between them and their ideas turned into joint ambition.

When they married a year later, Martha and Bob had a dream of owning their own bakery one day. They worked hard and saved every cent they could for three years to capitalize their dream.

Career

Beginning with a tiny doughnut shop at a busy intersection, Martha and Bob baked and sold their own doughnuts. After two years of steady growth, they opened another doughnut shop and a separate bakery, specializing in fancy pastries of cakes and pies. Within five years, their doughnut stores were franchised throughout the country. Their cakes and pies from their separate pastry shop catered to Chicago restaurants and fine department store coffee shops.

During this time, Martha gave birth to their two children, David and Ruth, but she still worked with Bob, often with the children in tow. David and Ruth

grew up working in the shops, and were expected to take over their parents' businesses, someday.

The doughnut franchise mushroomed. Bob and Martha, as always, poured the majority of their money back into the businesses. This time, they began packaging many of their cake and pie pastries and selling them frozen or in mixes to supermarket chains.

Six years later, a major international food corporation took notice of their rapidly growing supermarket line and bought it for fifty million dollars.

Martha came out with a cookbook on pastries and landed her own cooking show on cable, selling DVDs and downloads of each program. She presented herself as an average homemaker, which enabled her to wear simple clothes, despite her minor celebrity.

David joined his dad in running the family business, after graduating from University of Illinois with a degree in business.

Ruth works in the family business, too; but she is a sophomore at the local junior college with her eye on law school.

Philanthropy

From the day they opened their first doughnut shop, The Practicals have always sent a daily batch of doughnuts to a homeless shelter; and they generously give to their religious faith.

Sought out by charities and fund-raisers, the Practical's support only what they believe in. They are not enticed to make donations just so they can socialize with other Rich.

Indeed, the Practical's are a fairly self-contained satellite within themselves. They would rather be with each other than with anyone else.

Hobbies And Sports

David and Bob like to shoot pool in the den, Ruth likes to read, and Martha collects pastry recipes.

Bob likes hunting, fishing, and camping out with his family. Martha has no sport of her own, but enjoys the sports of Bob and the children.

Ruth played basketball in high school and David played football and ran track. They attended each other's games and were cheered by their parents, Bob

and Martha, who never missed a game of either child.

The Practicals have always been on bowling teams and sponsored teams with outfits that tout their company logo. They have a pool table at home that is used daily; and David and Ruth are good enough to compete in the sport.

Houses

When they first married, Martha and Bob lived in a cheap one-bedroom apartment and stayed there until well after their business was thriving.

It was only after the children were born that they moved into their first real house, which was a modest stucco, in a lower middle-income neighborhood.

Ten years later, when Bob and Martha were millionaires, they moved to a nice suburb so the children could attend a safer public high school and that is where they still live. The Practical's red brick house on Chicago's north side is unpretentious. Originally, it was a four bedroom, single story house. When they became very wealthy, the Practical's saw no reason to move. They were happy there.

But they made a few renovations, adding two

upstairs rooms over the garage, which gave them more room, plus they added a large, glassed-in sunroom with a heated swimming pool inside. The one-acre yard that surrounds the house has a wrought-iron fence, flower gardens, and large fruit trees.

Because they like fishing and hunting in the mountains, the Practicals bought a small, unpainted frame cabin in Colorado for vacation get-away.

As soon as alternative energy became realistic, Bob and Martha had both their houses fitted with money-saving and energy-saving devices.

Furnishings. Oak is the wood of choice for the Practicals because it is light-colored and informal. Oak washed furniture with overstuffed sofas and chairs fill the gold toned, wall-to-wall carpeted house.

There is even an Oak-paneled den, complete with a standard-sized pool table. Hanging over the brick fireplace is their first dollar bill, proudly framed. Above it, hangs a mounted deer head from one of Bob's hunting trips with the family.

The Colorado hunting cabin is rustic inside and out, with used furniture that cost very little.

Staff. The Practical's household routine is so ingrained in them that they only have a housekeeper who comes twice a week.

There is also a yard-care service that comes once a week in the summer, and only when needed, the rest of the year. David and Bob alternate taking care of the swimming pool.

The Colorado cabin has no one looking after it, however, there is nothing much of value inside. The Practical's lock it up when they leave, open it up when they arrive, and take care of it, themselves, while they are there.

Pets

Bob bought a bird dog for hunting. The dog played so well with the children, that it is part of the family.

Automobiles

In the early years of their marriage, Martha and Bob drove one car—a used Chevy Impala. When the children were born, Martha bought another used car—a Chevrolet Caprice—and Bob drove the old Impala.

When David got his drivers license, he inherited the

old Impala until he earned enough money to buy his own Chevrolet Hybrid Tahoe SUV. Bob now drives a Ford 150-Hybrid Pickup truck and Martha drives Hybrid Ford Fusion.

The Practicals consider electric cars and hybrid cars to be as practical as they are. Anything that saves money in the long run is a good investment.

Ruth wants a convertible and is signed up to receive a text message from American car companies as soon as they have a reasonably priced hybrid convertible. In the meantime, she drives a Ford Mustang convertible.

Style of Dress

Designer labels are frivolous to the Practicals. Bob and Martha consider their wealth so hard-won that they continue to shop frugally. Until their success, they shopped resale stores, Target, K-Mart, and Walmart. Now, they buy off-the-rack clothes at J. C. Penney and Macy's department stores.

They still will not pay more than three hundred dollars for a suit or dress, or more than one hundred-fifty dollars for a pair of shoes and they complain about that.

However, Martha and her daughter keep up with styles. Their hemlines move up and down, according to fashion.

Martha has to be force Bob into new clothing styles or he would wear the same thing all his life. But Martha is careful to stay away from anything too faddish, because she and Bob expect good wear for everything they buy. Usually, they wear clothes at least two years. Martha and Ruth both love fancy satin underwear, while Bob and David stick with no-nonsense cotton briefs.

Colors. The Practicals wear a lot of blue, tan and white, although they add a few colorful pieces and a sprinkling of black from time-to-time.

Fabrics. Permanent press, denim and cotton are favorite clothing fabrics for the Practicals. They prefer silk-blends over pure silk; and, in fact, fabric blends and synthetics of any sort make more sense to them than impractical fabrics that are expensive to care for and easy to ruin.

Cosmetics. For daily wear, Martha applies her own makeup, using only powder, lipstick, and mascara. For

night or dressy occasions, she adds makeup base, blush, and a touch of eye shadow in the crease of her eyelids. And Martha still wears makeup she buys at the drug store. A makeup artist is provided for her before she goes on air with her cable cooking show.

Ruth wears whatever her friends at school are wearing and shops with them.

Tattoos And Piercing. Bob Practical had several tattoos on both arms and on his chest when Martha met him. Martha was not interested in having tattoos, herself; but she had three ear pierces on each of her ears.

- David, like his dad, had tattoos on both his arms, his chest and a few on his back—some when he was in high school and the rest when he was in college.
- Ruth has tattoos on her shoulder and on her hip. In addition to piercing her ears, Ruth pierced her nose and her upper lip.

Hairstyles. Martha and daughter Ruth perm or straighten their hair, according to the trend. They do not spend a lot of money on fancy salons or hair care products. They just want something stylish and easy to

handle.

Bob's hair is cut in a very short military style. David's hair is short but not military and not as extreme as his dad's.

Manicure. The entire Practical family keeps their nails very, very short—a habit they developed when they worked, hands on, in their bakery. Always, Bob and Martha were aware that others would eat food they prepared and they were meticulous in cleanliness of their bakery, of their cooking utensils, and of keeping their hands washed. They kept a nail brush on every wash stand at work and at home so that every time any of them washed their hands, they used the nail brush on their nails and knuckles. They have this habit to this day.

Fragrances. For their first Christmas, Martha gave Bob a bottle of men's cologne and that is the scent he wears to this day. His children have given him different men's colognes over the years, but Bob gives them away. Martha, too, still wears her favorite fragrance from their early days of marriage.

Ruth and David wear fragrances that are popular

with their friends.

Jewelry. Although he gave Martha a new set of diamond wedding rings on their thirteenth wedding anniversary to replace the zircon rings she received when they married, Bob Practical is sentimental. He has never removed his plain, gold wedding band and vows it will be buried with him.

His son and daughter bought him a stainless steel and gold Seiko watch for Father's Day; to replace his much-loved but very old Timex. Bob has only one pair of cuff links, in gold.

In addition to her diamond wedding rings, Martha has a pair of diamond stud earrings. She also has a gold watch and a gold band necklace to match her round earrings. She does not wear bracelets.

Around the House. At home the family uniform is old jeans, plain shirts or tee shirts, and very worn and very comfortable tennis shoes (non-designer).

Manners

The Practicals are down-to-earth people. Most individuals who meet them would not guess they have money, because their way of life and their manners are

simple and unassuming:

- They listen to you without expressing approval or disapproval, even if you brag.
- They treat service people as equals; but a Practical rarely discusses personal issues to anyone but family. And they are definitely not persuaded by service people or anyone else to buy anything.
- Etiquette is not followed by the book. The Practicals have the belief that if you are basically considerate of other people, what you do shouldn't bother anybody. If they attend a dinner and don't know which fork to use, they are not embarrassed about it. They simply ask or use the one they want to use.
- They are busy, but they take the time to be polite, if someone stops them to talk.
- They speak their minds in conversation and expect you to do the same. The Practicals are always 'bottom line' in their dialogue with anyone, including each other:
- They do not throw their weight around; but they will definitely 'tell off' anyone they think is rude or wrong.
- To the Practicals, tact and lying are the same thing,

and they rarely use either one.

- They do not brag about anything and consider it ‘big-headed’ to carry on about money or possessions.
- If you compliment them, they will act as if it is nothing.
- They apologize, only if they think they are wrong.
- They rarely explain themselves. They think whatever they did—good or bad—is none of your business. And they stick up for family, no matter what.

Family Life

Family is everything to the Practicals. They enjoy a close family life with their children. They vacation together, fishing and hunting in the mountains of Colorado, sunning on the beaches of Maryland.

The family is not interested in going to Europe or taking cruises; but they took a trip to Australia, where they went deep-sea fishing.

Social Life

Outside of their family activities, the Practical’s socialize with people they meet through their religion. Mostly, though, they would rather be with each other

than with anyone else.

Understanding The Practicals

Thrifty. If there is one word that best describes the Practicals, it is 'thrifty.' From who they are to what they have, the Practicals are thrifty people. And to the Practicals, thriftiness is expressed by not trying to impress anyone.

The Practicals are very secure in who they are. They do not feel a need to impress anyone; nor are they impressed by anyone.

Chapter 7

Celebrity Rich

“Our public wants expensive glamour—and designer label clothes are part of media glamour.”
—Rocky and Jewel Celebrity

Celebrity Rich can be categorized as Primary or Secondary fortunes.

Primary Fortune: If you were a celebrity, first, and then became Rich because of being a celebrity, then you are a primary celebrity.

Secondary Fortune: If you were Rich, first, and then became a celebrity, you are a secondary celebrity because any money you make from being a celebrity is a secondary fortune.

In our profile, Rocky is a primary celebrity and Jewel, who was Rich before she became known, is a secondary celebrity.

Rocky grew up in a series of foster homes. He

made poor grades and was unpopular in school. Lonely, he spent a lot of time writing poems and then setting them to music.

Jewel is the daughter of Cliff Flamboyant by his first wife. She grew up with privilege, but longed for the attention of her father. Her mother pointed out to her one day that her father never had time for her, but he always had time for celebrities.

And, indeed, pictures of Cliff entertaining movie stars, fashion designers, and rock stars were frequently flashed on CNN and television magazines, such as E! Entertainment and Extra!—and scattered throughout Internet stories of celebrities and on pages of People and US.

Education

Rocky left school in the ninth grade when he sold a song to a band that happened to be in town. They let him tour with them, in exchange for writing lyrics and they taught him to play various instruments.

Jewel quietly attended the Chapin day school in New York. There, she hid behind her round, tortoise-shell spectacles and made fair grades. Mostly, she thought

about her father, who never called. In fact, Jewel's father was noticeably absent from her début. He was in Paris on honeymoon with his third wife, Maggie.

When Jewel went to Brown University, she had no idea what she wanted to major in, so she signed up for the same courses as her college roommate, who was majoring in drama.

Career

Once Rocky learned to play the band's musical instruments, he filled in whenever a band member was sick. One night the lead singer got in a fight with the drummer and stormed out just before curtain time, Rocky stepped in and electrified the audience with a wide vocal range, and a bold sexy performance. After that, the job was his—and Rocky was only eighteen years old.

Performances soon became sold out wherever the band went. Two years later, they signed with a new agent who got them a recording contract. To promote their upcoming release, they were booked as the opening band for a major rock concert. By the age of twenty-five, Rocky was a music superstar.

With a degree in drama and estate money from her grandparents, twenty-two year old Jewel exchanged her eyeglasses for contact lenses, had a makeover and headed for Broadway. To her disappointment, no one was interested in representing her.

But word got out that Jewel was the daughter of wealthy celebrity-hound, Cliff Flamboyant, so a movie producer who had fallen on hard times got in touch with her.

The producer said she would let Jewel star in a movie, if Jewel would pay for the production of it. Jewel agreed to pay two-thirds of it, if the producer would reduce the film budget by half and come up with the rest of the money, elsewhere. The producer did so; and two years later, the movie was released.

The movie would have received no attention whatsoever if Jewel's publicist had not badgered a film critic into seeing it, and he gave a grand review of Jewel's performance.

Instantly, agents were eager to sign her, reporters were eager to interview her, and plum supporting roles in good movies were being offered to her. And best of

all...her father called and invited her to vacation with him and Maggie in the Mediterranean during the Cannes Film Festival.

Marriage

Jewel and Rocky met on her father's rented yacht in Monte Carlo. Paparazzi photographs of the good-looking young couple laughing together appeared in several tabloids. They looked like the perfect celebrity couple of their generation. The media fell in love with them as a couple, so their publicists encouraged them to date. A year and a half later, they married in a glitzy Hollywood wedding.

The marriage of Rocky and Jewel is an awkward blend of two careers that often means long separations. Rumors abound about a pending rift between them, but publicists for each star insists everything is all right.

Philanthropy

Rocky works tirelessly for reform in foster homes. Jewel grew up involved in charities and continues to support her favorites.

As a couple, Jewel and Rocky participate in many benefits for AIDS as well as world hunger. They also help the Make A Wish Foundation, an organization founded to make a wish come true for terminally-ill children, the preeminent charity supported by Hollywood celebrities.

Hobbies And Sports

Rocky's career was an outgrowth of his song-writing hobby, and he continues to consider it a hobby as much as a business.

Jewel took up sculpting, but after a discouraging six months, she switched to painting landscapes.

Rocky loves dirt biking a couple of times a month, if he has time. Jewel plays tennis and swims. Occasionally, they ride horses together, but Rocky is not as accomplished a rider as Jewel. Jewel also loves to attend harness racing.

Homes

Jewel grew up with wealth and privilege and does not feel the need for showy opulence. She would just as soon they live in a nice high-rise apartment since

they are seldom at home; but Rocky grew up hearing that Beverly Hills was home of the stars, so a sprawling Beverly Hills mansion is his proof that he has made it against the odds.

Rocky chose a Beverly Hills mansion that was the home of a 1960's rock star. Jewel objected that it was too big, and too gaudy, but Jewel's publicist convinced her that Rocky was right, that their public image requires star grandeur—with bigger-than-life star trappings.

Her consolation prize was to choose their house in Florida, where other stars have second homes. Jewel chose an Italian villa-style mansion near the water that is modest in size compared to the ones surrounding it.

Both Jewel and Rocky had their houses outfitted in the newest energy-efficient devices. They support "Green Energy" and often campaign for world awareness of global warming and both corporate and individual responsibilities in the matter.

Furnishings. The Beverly Hills mansion was bought completely furnished in plush middle-eastern fabrics and thick Persian rugs. Jewel sees it as

overdone opulence. Instead of being grand, she says it is grandiose, tacky, and pompous.

She prefers the Florida villa that is furnished in Italian décor synchronous with the house design.

Staff. Each house has a live-in house manager, who employs a live-in housekeeper, and three live-in maids. The house manager hires additional employees as needed from a professional service.

There are grounds-keepers in each location who come frequently, to keep up the places and there is a security guard for each house.

Rocky has his own bodyguard but a chauffeur doubles as Jewel's bodyguard. Both stars have personal assistants and fitness trainers in Hollywood as well as in Florida.

Jewel refers to their staff as "help" but Rocky refers to them as "servants." Sometimes either of them may say, "Our man who does the lawn" or "Our boy who tends the pool."

Pets

Rocky keeps a harnessed mastiff at his side most of

the time. Jewel has no pets because she travels so much, but she loves Persian cats.

Automobiles

When she is not being driven in the limousine, Jewel drives an antique white Excalibur. Rocky has a collection of cars, including an antique racecar, the latest Rolls Royce, and a hybrid utility vehicle by Lexus that also has self-parking and other new driver-assisting features.

Style of Dress

Rocky and Jewel wear styles that can only be called avant-garde. And because they are constantly in the limelight of television and tabloid cameras, Jewel and Rocky wear an outfit, only one time. With so much publicity from paparazzi, every time they step outside, both Rocky and Jewel are sent an unending stream of designer clothes to wear—free—as long as the famous designers can use their names.

Rocky and his Mastiff dog wear matching wide dog collars with spikes. This is his trademark image and his Mastiff, on a short chain leash, accompanies him everywhere, except onstage. For public appearances,

Rocky has a silver earring that dangles to his left shoulder.

Fabrics. And Rocky is known for see-through shirts with flowing sleeves and open to the waist, tucked into tight-fitting black patent-leather pants, wide black belt and tall black boots. His wild blond hair bushes around his face and down his back.

Colors. Dramatic black and silver is Rocky's usual color scheme. Solid white is the color most seen on Jewel in plunging necklines and skin-tight satin.

Underwear. Rocky wears the underwear he made famous for a designer on billboards, magazine, Internet and television ads. Jewell titillates her audience and the press because she wears no underwear at all. Rhinestones, sequins, glitter, and patent leather are worn by both Jewel and Rocky.

Around The House. Jewel wears sweatpants, a tee shirt, and socks at home. Pinning her hair back, Jewel wears no makeup. She has permanent cosmetics on her eyebrows, eyeliner, and lips, so she looks good without makeup.

Rocky pads around barefoot, wearing just his

underwear and an undershirt or no shirt at all. Since they are always dressed like stars when they go out, this very casual, half-dressed state is their only liberation.

Hairstyles. Both Rocky and Jewel wear their hair long, blond, and wild.

Cosmetics. When he goes out, Rocky wears heavy eyeliner completely around both eyes.

Jewel's makeup style is light and natural looking, but that is due to the makeup expertise of her personal assistant, who also styles her hair before Jewel goes in public.

On a daily basis, Jewel has an aromatherapy massage after she works out with her personal trainer, and soaks in her Jacuzzi. Twice a year, she goes to an exclusive health spa for full body treatments and a week of pampering.

Tattoos And Piercing. Except for his face, Rocky's body is covered with tattoos, most of them representing a high mark in his career or representing one of his songs. He has no piercing beyond the one for his single dangling earring.

Jewel considers tattoos to be self-inflicted “scars” and she refuses to have anything mark her perfect and smooth body. She is very proud of her flawless skin, and when she happily posed nude for layout in a men’s magazine, Jewel insisted there be no airbrushing.

Despite the fact that movies can use cosmetic devices and computer enhancement to remove tattoos from an actor, Jewel considers herself more unique in today’s world by not having any holes punched in her body or any permanent marks.

When she is reminded that permanent cosmetics are a form of tattoo and that even one ear pierce is a piercing, Jewel decries it as ‘natural’ enhancement with good taste.

Fragrance. Recently, Jewel Celebrity was signed to promote a lower-priced line of fragrances in her name, so she now wears only those perfumes when she goes out. At home, she likes light floral mist sprays.

Rocky, too, has a line of masculine fragrance in his name that is very popular.

Jewelry. The jewelry that Rocky Celebrity buys for Jewel makes headlines. There was a million dollar

emerald collar necklace from Harry Winston on Rodeo Drive, and an African diamond whose price could only be rumored.

Unknown to the public, the jewels they wear are mostly 'loaners' that, like the designer clothes, are on loan from a jeweler just for the free publicity Rocky and Jewel Celebrity can bring. The jewels go back to the store, afterward.

Manners

Celebrity manners have been coached into Rocky and Jewel by their publicists and managers. They must always be aware of the public and the press and behave graciously while dressing outrageously to get media attention.

- With a bright smile and perhaps a hand wave, their eyes scan the crowds. Jewel sometimes blows a kiss to cheering groups.
- Jewel is polite to service people; but does not discuss her life to anyone but her publicist, manager, and a shrink.
- Etiquette is a source of anxiety to Rocky. He fears making a social mistake that could be leaked to the

press and pounced on by tabloids. Before any event, Rocky has his manager find out the exact protocol expected and he practices it over and over before he goes.

- Jewel and Rocky have learned that their social talk with other people must serve a purpose for advancing their careers.
- They never ‘tell off’ anyone, because of their public image, although they may stage a fight with each other in public to generate headlines.
- They rarely explain themselves. Rumors and scandal can be swirling around them, and they will be delighted. After all, that is what keeps them celebrities—being talked about, written about, and asked about.

Family Life

Though publicity shots of Jewel and Rocky at home depict the couple swimming together in their pool, cuddling on the sofa in front of the fireplace, and cooking together in the kitchen, they do not really spend much time together at home. Their professional lives keep them away from each other for months at a

time; and during their lengthy periods apart, each has been photographed with other lovers. When questioned by the press about the pictures, Jewel and Rocky always deny sexual misconduct and neither ever questions about such reports.

When their schedules happen to find them at home at the same time, they are each absorbed in their own interests and have little in common to talk about, other than occasional career matters. Their ideas are so far apart that when they talk about anything else, it usually turns into a fight, with Rocky shouting and Jewel retreating into silence.

Still, Rocky and Jewel have a psychological symbiosis. For all the loneliness and lack of communication between them, their marriage is the closest either has ever had to a family life. Rocky thinks they would have a better family life if they had children; but Jewel has told him she has no intention of having a child and the subject is one of frequent speculation by the press.

Social Life

Unlike their sparse family life, Rocky and Jewel

Celebrity have a packed social life, built primarily around career development or expansion: balls, galas, award ceremonies and related events, celebrity sport tournaments, charity socials, cast or band parties, high-powered dinners in the homes of top movie or recording producers, expensive restaurant dinners with other celebrities, cocktail parties, pool parties, gambling, and ski week-ends abroad. They try to attend these events together because they attract much more publicity together than when either attends alone.

But the fine line between work and play blurs in their social lives. Their best friends are managers and agents, lawyers, producers, publicists, media executives, and promoters—with whom neither Jewel nor Rocky can risk confiding truths that might damage the career of either of them.

Understanding The Celebrity Rich

Being ‘somebody’ and having money are the driving forces behind the Celebrity Rich. And the way they know they are ‘somebody’ is if the public recognizes them and if they are the center of media attention.

Recognition feeds their delicate egos the nourishment it craves.

Sometimes a Celebrity Rich will mellow over time and seek Pedigree ways and interests. Even so, they are tied to their public persona and have to keep up media-hype appearances.

Other Celebrity Rich never mellow. In fact, their weak sense of self apart from their persona cannot bear to be unrecognized. They fight to maintain their hold on the public. They do outrageous things to gain media attention. Well into old age, they cannot gracefully 'let go' of their media position and they will grab any exposure they can.

Chapter 8

Roller Coaster Rich

“When I have money, I buy designer watches for their hock value when I’m broke.”

—Tip Roller

“Which fortune?” Tip Roller will ask if you inquire about the founding of his fortune. A risk-taker who thinks failure and success are flip sides of the same coin, Tip has been up and down, rich and poor, so many times that he describes his life as a Theme Park experience.

Tip is a combination of Old Money and New Money. He has the heritage of the Pedigree and the rebellion of a Flamboyant—but his spirit is that of a risk-taking new money entrepreneur. He grew up on the Double R (Roller Ranch) near Ardmore, Oklahoma, where his great-great grandparents were among the first settlers in the area. Although the cattle ranch was successful, it was the discovery of oil that made the family Rich.

Education

Tip went to local schools and rode in the rodeo until he was college-age. Then he attended Pepperdine University, a private college in California and learned to love the west coast.

Marriage And Career

Tip's fortunes have been inextricably intertwined with both career and marriage. At his parents' urging, Tip worked awhile on the Double R; but ranch life was not for Tip. He liked talking to the oil operators who leased their land and found himself interested in getting into the oil business. With his family's initial financing, Tip formed an oil company and began drilling for oil.

That same year, Tip married a hometown girl and they eventually had two boys. But after five years, his wife discovered he had a mistress in Oklahoma City and she divorced him.

Unfortunately, his divorce happened at the same time Tip faced the fact that his inexperience in the oil business had cost him. He filed for bankruptcy and left for California where he had gone to college.

Tip thought he was finished with the oil industry, but a few years later, he went into drilling for oil and gas again in Bakersfield, California. This time, he had learned from his Oklahoma mistakes and he struck oil.

For six years his luck held and Tip Roller was a wealthy man. He worked hard and played hard. He was a regular in nearby Las Vegas, where he gambled for big stakes and took his losses without a word.

He met a showgirl in Las Vegas and dated her every weekend when he was there. Eventually, he married her but they divorced a year later.

Tip then married a Bakersfield woman and had two more children; but he still gambled a lot, drank a lot, and had a lot of other women. Not surprisingly, Tip's marriage ended—and once again, his finances were at risk.

This time, the price of oil had plummeted and drilling loans were being called at the bank. Within a year, Tip lost everything he had—he luxury cars, fine homes, expensive furniture. Once again, Tip Roller was flat broke.

Knocking around from odd job to odd job, Tip spent a

lot of time in the library, reading the Oil & Gas Journal. There, he met a librarian and married her a short time later. Now, he is back in the oil business and is building a solid asset base, once more.

Philanthropy

Always quick to give money to any of his friends who fall on hard times, Tip insists the money is a gift and not a loan, refusing ever to be paid back. Apart from that, Tip's philanthropy amounts to little more than tossing a few coins into the Salvation Army kettle at Christmas.

Hobbies and Sports

Playing Poker with friends and Las Vegas dice tables are the closest activities to hobbies that Tip ever had.

Not a sportsman, himself, Tip Roller is an avid fan of football and horse races, and he bets heavily on both.

Houses

From the family ranch in Oklahoma to a one-bedroom apartment in California, to a million dollar mansion and then to a trailer park, Tip Roller has lived

up and down the scale of money. Currently, he and his librarian wife live in a modest townhouse that is nicely furnished. But since things have gotten better, Tip now has his eye on a million dollar house in Santa Barbara.

Tip has only a passing interest in alternate energy sources. An oilman, Tip thinks only of the industry that has made him a few fortunes that he has lost. He has no interest whatsoever in upgrading homes with alternate energy devices.

Furnishings. When an interior decorator for his first multimillion-dollar house tried to interest Tip in valuable antique furniture, he shook his head and chose brand new Chinese black lacquer and fine Asian textiles, screens, and porcelain throughout.

“When my furniture is antique,” Tip said to the decorator, “I want to be the first ancestor who used the stuff.”

Staff. During his prosperous years in the multimillion-dollar house, Tip Roller hired a ready-made staff from a domestic agency, which included a houseboy, a cook, and two maids. When speaking of staff to others, he uses their title, “Our houseboy, our cook, our house

workers.”

During hard times, Tip has cleaned his own apartments, done his own laundry at Laundromats and opted for fast food burgers and fries, rather than to do his own cooking.

Pets

Tip has no pets, except when he is married, and he has always let his wives and children choose them. Currently, he and his librarian wife have a red Irish setter.

Automobiles

Over the span of his career, Tip has driven Cadillacs and Mercedes. He even had a rare Zimmer, once. But his favorite transportation, today, is a Ford pick-up.

Tip would never buy a limousine, but he hires a limousine service for special occasions.

Just as he has no interest in upgrading his homes or lifestyle to accommodate alternate energy; Tip has even less interest in hybrid or electric cars. To Tip, these new devices are all just gimmicks to get people to spend money on something new that is not needed.

Style of Dress

Tip Roller wears the same style of clothes he has always worn. Levis 501, creased down the front, worn with a black tee shirt, and a tan sport coat, Ostrich cowboy boots, a leather belt with 'Tip' hand-tooled on the back, and a large silver monogrammed buckle is Tip's business attire. For casual wear, Tip takes off his sport coat.

He does not wear a suit, no matter who else does, and no matter where the meeting is being held. However, Tip does own a tuxedo that he wears to appropriate parties and events. Occasionally, he wears a cowboy hat.

Tip dresses the same around the house as he does for daily wear—jeans, tee shirt, cowboy boots and belt.

Tip Roller likes to keep life simple and unpretentious. He wears mostly cotton and wash and wear fabrics plus cold-weather wools and leather. He likes bright colors on women.

Hairstyle. Tip varies his hair length from above his ears to below his collar. When his hair is short, he wears a neat moustache. When his hair is long, Tip

wears a neatly trimmed beard or a smooth shave.

Tattoos And Piercing. “That’s like putting bumper stickers on a car,” Tip says, “but you can easily remove a bumper sticker or change it. In fact, why not just stick a bumper sticker on your skin that you can remove later?”

A man who knows that times change and life changes, Tip does not understand why anyone would want to have something permanent that does not change with time, such as tattoos or body piercing. He would probably approve “temporary tattoos.”

Fragrance. Tip smokes cigars and thinks that’s enough.

Jewelry. Tip wears an expensive stainless steel and 18 carat gold watch, his gold wedding band and a silver bracelet. He has a wardrobe of silver belt buckles and diamond stud cuff links.

Manners

Roller Coaster Rich have an understanding of all levels of society. Tolerant and not easily impressed, the Roller Coasters have a sociable manner.

- They interact with you while you talk, perhaps interrupting to add to your tale. If your story is troubling, they frown and shake their heads, smile when you tell the happy part, and laugh when you are trying to be funny. And then, they pick right up and tell you a story, too.
- They are friendly to service people and may talk about their lives with them in much the same way they do with friends. They are soft touches for being talked into buying things they do not need; but they never change clothing style, no matter what a sales person says.
- They may or may not know etiquette, according to the way they were brought up, but they don't worry about it. If they pick up the wrong fork, they will continue to use it and not be embarrassed at all.
- They are always busy, but they do not behave or speak with panic. Their gambling nature keeps a cool poker face.
- Body movements are robust. Everything in life is bigger to them than it is to everyone else. Gesturing and animated facial expression is a natural part of

Roller Coaster conversation.

- Like the Pedigree, the Roller Coaster Rich talk about ‘small matters’ as if they were important, and talk about ‘big matters’ as if they were small.
- They do not like to ‘tell off’ anyone; but will if pushed. They do not back down to people.
- They understand the subtle difference between tact and lying and use both, if necessary.
- They do not brag because they have lost everything they ever bragged about, before. They tend to joke about their losses. They are not offended by those who do brag—and in some ways, they actually enjoy it.
- They apologize for the errors of their ways, but they do not change.
- They explain themselves and their failings, humorously.

Understanding The Roller Coaster Rich

“Challenge.” If there is one word that best describes the Roller Coaster Rich it is ‘challenge.’

It is almost as if Tip Roller enjoys the challenge of

making money when the odds are against him, so that once he has the money and the challenge is gone, he sets himself up to lose it just so he can have the odds-against-him challenge all over again. Boredom is worse than death to Tip.

Tip Roller is a person you should never give up on, because he is the original ‘Come-Back Kid.’ He has the talent to make money; yet he makes choices that keep him vulnerable to loss.

Part 2 Doing Business With The Rich

Chapter 9

How The Rich Can Make YOU Rich™

“You learn how to be Rich by being around the Rich—Richness rubs off on you.”

—Ginie Sayles

Wealth magazine referred to this book, *How To Meet The Rich for Business, Friendship, Or Romance* in an article written by Juliette Fairley.

The article also quoted me on this subject: “The idea of working near, for or around the rich is to learn and be mentored by your rich employers whether or not they know they are mentoring you,” says Sayles. “You ultimately want to launch your own business, possibly with their investment backing or at least with their high reference.”

The article points out that Kim Kardashian worked for the wealthy before forging her own path to

phenomenal success. She was apparently hairstylist for singer Brandy and then became personal stylist and personal shopper to stars like Lindsay Lohan. This led [to her opening](#) a boutique with her sisters.

Rich Mentors

You only have to see the success of Dr. Phil—and Rosie, former Chef of television personality, Oprah Winfrey, and Bob Greene, Oprah's trainer, and Dr. Oz, a physician Oprah supported—to see the impact of having a Rich Mentor.

The Rich can make you rich. If Oprah had not discovered Dr. Phil or Rosie, you and I might never have heard of them.

Oh sure, it is possible they might have been just as successful without Oprah's mentoring, but do you really think so? After all, they had the same talent, skills, and character, which cannot be underestimated, of course; but then again, the power of their association with someone as Rich and powerful as Oprah cannot be underestimated, either! Oprah is known for her generosity in helping people.

But mentors so not have to be someone in the media world. There are a lot of people who achieved fame and fortune through less-known Rich people.

“Make a fool of yourself. Otherwise, you won’t survive” said Fred Laker, mentor to Richard Branson, founder of Virgin Atlantic Airways.

Motivational speaker and author, Tony Robbins worked for and was mentored by the late Jim Rohn, a rags to riches success speaker and author, who is reported as also mentoring best selling authors, Mark Victor Hansen and Jack Canfield

Actor and Comedian Bill Cosby is named as mentor to actor and comedian Sinbad.

Dave Thomas, founder of the successful Wendy’s hamburger chain, worked for and was mentored by Colonel Harlan Sanders, creator of Kentucky Fried Chicken

Academy Award Winner Kevin Spacey names Academy Award Winner, Jack Lemmon, as an important mentor for his career success.

Through my books, I have mentored other authors who have graciously credited me in their books.

Famous comedian and host of The Tonight Show, Johnny Carson, mentored a number of late night talk show hosts, including his successor, Jay Leno, host of The Tonight Show and long-time comedian.

David Shaw, who is chairman of DE Shaw Co, is listed as a mentor to Jeff Bezos the CEO and co-founder (with his wife) of Amazon.com.

The list goes on and on. The Rich can make you Rich™

Rich Backers

The success of a sales clerk who became fashion designer to a First Lady and Celebrities around the world is inspiring.

He chose the store where he clerked with shrewd planning. Knowing one of the most upscale department stores in New York City at the time was Bergdorf Goodman, he refused to work in the men's department. He wanted to work directly with rich women, and was quickly a favorite with them.

By helping the wealthy clients choose fashions that

made them look fabulous, he could showcase his own talent for fashion and unique style. He not only developed their respect for his good taste; but he also developed lasting friendships with the store's richest women, who trusted his suggestions for their clothes.

According to a biography of his life that I saw on television, when he wanted to launch his own designs, these same rich customers were his backers, to the tune of \$100,000.

From there, his success was assured because he had developed a loyal following of Rich Clients when he worked at Bergdorf's.

Rich Commissions

You may work on commission and could benefit from having Rich clients who can pay sizable sums. Do you realize you can work just as hard to earn a commission on a sale that nets you a few dollars as you would work to earn a commission on a sale that nets you thousands of dollars.

A realtor I knew once said that he worked harder to sell cheap real houses than he did to sell high-end

houses. His rationale was that most people who were looking for a home had so many loose ends to tie up before they could qualify to buy; whereas most high-end buyers were pre-qualified and knew if they wanted something or not and made decisions quickly.

This realtor felt that his commission on the high-end houses was substantially higher with less work than it was with lower-end houses where he worked harder for less commission.

In just about any commission-earning job, this is true. Ask yourself how hard you work and if the commission you earn from it is commiserate to your work. If not, look for a high-end commission job where you will mix and mingle with wealthy clients.

Rich Services

You may offer products or services that are best suited for rich clients. Luxury services, such as those offered in a spa, require regular customers who can pay luxury money.

If you are a hairdresser or masseuse (which is properly pronounced ma-sirs), and you want to go into

business for yourself;

I suggest you first work for a high-end salon or spa before ever going into business for yourself. This way, you can learn the ins and outs of dealing with wealthy clients. And you develop a following that will go to you when you finally open your own business.

The woman who cuts and styles my hair at this time owns her own business; but for years she worked for a top name salon. One of her customers at the upscale salon was a television personality whose hairstyle impressed a lot of television viewers. Wealthy women who frequented the salon also liked the work. The stylist made enough contacts that she was able to go into business for herself and command an upscale price. If she had not worked for the expensive salon, first, and had just struck out on her own, with no ardent followers, she would have had to charge fees so low that it would be hard to keep her business afloat.

What Those Who Were Mentored Have In Common

Talent/Skills + Character + Exposure = Success:

There are lawyers and accountants, plastic surgeons, physicians, and dentists whose talents came to the attention of the Rich, bringing them the silk stocking trade that catapulted them from ordinary to rich.

Joseph was a chauffeur at a resort to the Rich. Associating with the Rich, he noted how they handled themselves and overheard their business discussions. Eventually, Joseph got backing from some of the Rich who often visited the resort and he went into the transportation industry—developing a fleet of limousine services, shuttle services, bus lines, hotel-to-airline services, and became very Rich, himself.

Jill was a maid to the Rich and her work was so diligent and efficient that she now has her own maid services chain that was financed by their former Rich employers.

During the depression, Conrad Hilton had to borrow money from one of his bellboys. The bellboy also took a cut in pay and worked diligently to help Hilton through the crisis. After the crisis, Hilton made him a manager, and then gave him part ownership in certain profitable Hilton hotels.

James was a hairdresser whose talent, hard work, and personality thrilled his affluent clientele. Word got out and he ended up with salon chains and became Rich and famous himself as stylist to the Rich and famous.

A makeup artist in the Midwest was mistress to a wealthy married man. He never divorced his wife; but he set her up in her own cosmetic line.

There are nannies whose good care of children was so exceptional that the nannies ended up with their own child-care chains.

Michael, a chef who started as a cook in the home of a wealthy business executive ended up with restaurants, television cooking shows, and glossy fully-color cookbooks and cooking DVDs.

There are artists, singers, dancers, even psychics who have attained a place in the world because of a Rich benefactor. There are playwrights and authors who could never have made it without the support of a Rich spouse.

Rich admirers and Rich spouses have

been the ticket to fame and fortune for some notable actors and politicians.

Movie star Clark Gable had a wealthy, older wife, Ria Langham, seventeen years his senior and the daughter of a Rich Texan. She helped him polish his rough edges to become a star.

Prime minister of England, Benjamin Disraeli was forthright about his marriage to a wealthy, older widow who had the political connections to help him achieve his political ambitions.

Tyrone is a tailors ended up with his own line of clothing because of the Rich noticed his eye for style and perfection with a needle.

Jeff is a stockbroker who ended up with his own brokerage firm because of his success in handling investments for a specific Rich client who got his Rich friends to invest their money with him, too.

Sarah, an architect, socialized her way to the top of society in a major city and cultivated the clientele for her unique building designs.

Betsy, is a waitress who—on a dare—became involved in society activities and met a Rich man who

married her.

What did all these people have in common?

- They associated with the Rich through business, socializing, or romance.
- They deliberately put themselves in positions to meet the Rich.
- They kept their talents exposed to the Rich
- They made sure the Rich were aware of their talents, stability, and honest character.

In the end, the Rich made these people Rich, too. In other words, you learn how to be rich just by being around the rich—richness rubs off on you!

You must be a bit of an opportunist—and I mean that in the best possible way—in that you let your little light shine by putting your talents to use where those who can help you can also see what you can do.

At some future date, when you are also rich, you can return the favor—or tithe—to the universe by giving back to those who also need a leg up.

Never underestimate the power of “Exposure” in the equation. Many people who may have as much talent

and training and as good a character as Dr. Phil, Bob Greene, or the Fashion Designer have not acquired the success of Dr. Phil, Bob Greene, or the Fashion Designer. Why not? Because their talents were never exposed to the Rich Clients who could help them.

There really is a fairy godmother in most success stories—and nine times out of ten; the fairy godmother is a Rich Client or a Rich Lover who becomes a mentor or backer.

Exposure is everything. The Rich must ‘see’ you! Help them find you.

Chapter 10

Defining Your Rich Niche

“Keep away from people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great.”—Mark Twain

Why should a Rich client choose to do business with you?

That question is the most important question you must answer to determine why a rich client will choose you over someone else in the same business.

The answer is that you must set yourself apart from your competitors even if you are offering the same product or service. It is all a matter of learning how to market yourself.

For example: I recall when a several French

bakeries opened in a rich neighborhood of a major city. They offered the same pastries and the same French roast coffee, which meant that a rich person in that neighborhood could just as easily go to one as to the other for any of the items. The bakeries were mirrors of each other.

Aha! But one of the French bakers decided to set his bakery apart from the others. He had a wood-burning oven installed, re-worked the interior with wooden beams and walls, emphasizing a French country ambience.

And it worked. His pastries and coffee were no different from the others; but the ambience was—and the fact that he sold “wood-fired” French bread added to the distinction.

Some time back, I also applauded Hagen Daaz ice cream for their unique marketing of what I consider to be a banana split in a tall cup and calling it “The Dazzler.”

Hagen Daaz is a uniquely delicious tasting ice cream, as it is; but they set themselves apart in the banana split tradition by placing most of the same

ingredients in a tall cup instead of the predictable (and difficult to keep from dripping on you) method of serving it in a long dish. This way, it is easily on-the-go and more fun to enjoy.

They have since come up with other ‘dazzler’ types of ice cream combinations; but their original “Dazzler” was a brilliant marketing idea.

You can do the very same thing! You can often take an old product or idea and just think of a new way to present it and give it a brand new name – just make it ‘sound’ new.

You can give a slightly different emphasis on the product or slightly alter specifications that will not lower the quality.

You must find a way to distinguish yourself from others who are in the same business with you. So, right now, pose the question to yourself, “What can I do or offer to a rich client that others in the same business will not or can not?”

Write down the first idea that comes to your mind. Then, think about additional ones and list them, until you hit on your own way to set yourself apart.

Define your unique niche.

Chapter 11

Business Styles That Succeed With The Rich

And Can Make YOU Rich

“Businessmen can achieve notable success by discerning the possibility of things which others consider impossible.”—J. Paul Getty

There are four business styles that most succeed with the Rich.

1. Serendipity Style
2. Goal-Intense Style
3. Success-Oriented Style
4. Progressive Style

These four business styles differ from one another in the way they view time—past, present and future—and in the ways they achieve goals.

One style is not better than another. All four of them are successful business styles. Study each style and discover which one most closely resembles how you do business, and learn how to optimize your business performance.

You can even develop a style...all except for one: the Serendipity Style. You are either born with it or not...and if you absolutely have it, you will never change. The Serendipity Style, like the other three, has some downsides, but also some great upsides.

Serendipity Style

If you have a Serendipity Style in business, you operate purely from heart and instinct. You do not understand the meaning of fixed goals and structured methods of achieving them. The idea of having a step-by-step plan is alien to you, and you change direction as easily as a weather vane.

Likable, easy-going, your goal-less Serendipity Style seems to stumble into success and riches. People think of you as ‘lucky’ or ‘fated’ and you see yourself that way, too.

But a closer look at the Serendipity Style shows that you have two strengths that create the success of what seems to be ‘luck:’

- As a Serendipity, You Trust Your Instincts. Call it a gut-level feeling, or a hunch, you sense trends and opportunities. You may not have the slightest idea of where the trend or opportunity will ultimately lead, but, you listen to your instinct and respond, instantly.

Your thought-process sounds something like this: “Hmmm, that sounds interesting. I’ll try it and see how I like it.” This off-hand, roll-of-the-dice, gambler’s instinct is key to the Serendipity Style of business.

- Being a Serendipity, You Keep Your Word. Most people are not aware of how responsible you are because of the casual manner of this style.

You do not necessarily go out seeking responsibilities, but you always do whatever you say you will do—and because your word is important to you—you are reluctant to commit yourself very far beyond the moment.

This hedging style drives a lot of people nuts. They accuse you of commitment-phobia, but that is not true. You simply do not want to give your word if you are not sure you can keep it. If you do give your word, you can be counted on to keep it.

The Serendipity View Of Time

To the Serendipity, time is always Now. And because you live entirely in the Present, you get over disappointment faster than most people. You naturally feel pain at first; but not for long. Soon, it becomes the Past and the Past has little hold on you. Eventually, you forget most of the unpleasantness of the disappointing venture, and always remember the pleasant.

The Future does not have much hold on you, either. You cannot spend time worrying about the Future, because you are too busy exploring Now, sampling each and every second to see if you want more of

what it has to offer. Your Serendipity Style defines 'Now' as an ongoing flux of change...and you live, totally, in it.

The life of a Serendipity is a timeless mosaic of one event interweaving into another event. You look at everything with openness, accepting change, and moving with that change.

The Serendipity View Of Goals

Because your perception of time will always be Now, you may listen and talk enthusiastically with friends about goals and great plans of the future because the liveliness of such talk is fun; but, to you, goal-planning is merely fun talk for the moment.

True to your Serendipity Style, you will forget such talk as soon as it is over; because you do not truly believe anything is serious if it means chaining yourself to a step-by-step plan for a long time. You cannot really understand the gut and grind method of making a goal come to pass.

As a Serendipity, you live the charm of life, the luck of the draw, the hunch of the moment. Instinct and intuition may not be in your vocabulary; but they are

the only headlights into your future.

Because you are so grounded in the Present and not worried about the future or past, you are able to deal whatever comes your way. Your peculiar time warp of being incapable of constructing a fixed-goal future keeps your Serendipity Style does not suffer great stress about expectations, because, somewhere in your heart, you believe that everything takes care of itself.

The Serendipity Response To Failure

Failure only hurts a person according to how much ego-involvement that person has in a goal.

As a Serendipity, you do not feel failure, often. You have a healthy self-esteem that somehow lacks ego. And it is your very lack of ego-involvement in what you do, that makes your Serendipity Style take failure and losses in stride, even while feeling momentary disappointment.

A Serendipity is the ultimate good sport.

The Driving Force Of A Serendipity Style

Curiosity and interest are the two driving forces of a

Serendipity Style. Having a low threshold for boredom, you always follow your line of interest.

Serendipities are not persistent. Serendipities are not prudent. Serendipities are not disciplined. Serendipities are not structured. Serendipities have no drive, only curiosity.

If you have a real Serendipity Style, you will be involved in something only as long as it delights you—or only for as long as you have committed yourself.

You will not be disciplined, threatened, cajoled, or loved into doing something one day more than you committed to it. As a Serendipity, you are responsible, not ambitious.

Your Serendipity Style does not take control and shape destiny to your desires. You flow with the truth of your level of interest. You respond to the opportunity of the moment, handle it responsibly, and enjoy it. This often makes you the right person in the right place at the right time.

All Serendipity Styles:

- Take risks that seem interesting to them

- Readily accept consequences
- Move enthusiastically to the next interesting risk

Serendipity Business With The Rich

Serendipity Styles work best with Status New Rich, Roller Coaster Rich, and, interestingly enough, with Pedigrees. Responsibility is your saving grace with Pedigrees. And because you are responsible, the ever-tolerant Pedigree will find your free-flowing style an interesting quirk in your likable ways.

Surprisingly, Flamboyants have a hard time with you. That is because their slightly unstable manner can only exist if they have a very stable, predictable, long-range support-system. However, if you have received a lot of publicity for your Serendipity Style, you will automatically attract Flamboyants. They may, however, always be a bit skeptical of you.

Serendipity Careers

A Serendipity Style is not at all suited for corporate life with its rigid structure. You can only benefit from doing business with the Rich in areas that allow a great deal of freedom and change. Careers that cry out for

Serendipity Styles are inventors, entrepreneurs, and financial investments.

Serendipity Inventors. Discoveries in science and the various industrial advancements provide a constant flux of new information that keeps the natural curiosity of a Serendipity Style fascinated. Inventions of novelty toys, games, kitchen gadgets, and time-saving products are fun to a Serendipity Style. But, major high-tech advancements are also made by Serendipity Styles who just have to try-out their modification to improve an existing high-tech system.

Serendipity Entrepreneurs. Your ability to trust your intuition, to make unpopular moves because you believe in them, to be responsible to your commitments, and to have the courage to take risks and remain undaunted by failure is the description of your Serendipity Style as an entrepreneur.

Wildcatting in the oil fields, creating a new marketing method for your own line of cosmetics, developing a new style of music, expanding an overlooked area of the computer industry...there are many areas of pioneering that are perfect for the Serendipity Style as an entrepreneur.

However, once a business reaches a static level of success, a Serendipity often needs someone else to take over operations. This is because a Serendipity is a great creator of a business; but they are not administrative types. They would be bored in the routine of it. A Serendipity must follow new curiosities.

Serendipity And Investments. Because they can ‘feel’ change coming, Serendipities are intuitive weather-vanes for market trends. They often do well in the flux of market trading—especially the commodity market.

Serendipity Styles can never be accountants in the financial world or office-bound in any way. They wilt and die in a restricted situation. but they make good brokers or financial sales people.

Goal-Intense Style

Quite different from the Serendipity Style is the Goal-Intense Style. Highly passionate about attaining a specific goal, your Goal-Intense Style is ‘driven.’ With tunnel vision toward achieving any goal, you walk, talk, eat, sleep, and think of little else but attaining your

goals.

As a Goal-Intense Style, you are a perfectionist, demanding standards of yourself that no one else demands and that few can meet. This can make you difficult to live with and to work for; but those who work for you or marry you get so caught up in the excitement of your life that it borders on hero-worship.

A Goal Intense Style has two major strengths:

- You have the ability to spend large amounts of time alone, in dedicated effort toward a goal. And you are seldom aware of being alone because you are most fulfilled when working toward achievement.
- ‘Long-term-commitment’ is your middle name. You know exactly what you want out of life and you are willing to give whatever it takes to achieve it. Furthermore, you have a plan—a mental blueprint—that will get you there. No one and nothing will get in your way.

Goal-Intense View Of Time

Unlike Serendipities, who live totally in the now; Goal-Intense Styles move constantly into the future. In fact, the work you do now is your tool for manipulating

the future—and you are impatient to get there. You are often accused of being a workaholic. And you are.

Goal-Intense View Of Goals

The Goal is everything! All you do, all you think about, all you live for—it is all about the goal. Consumingly competitive, your Goal-Intense Style is either scrupulous or unscrupulous. A scrupulous Goal-Intense Style will never dream of dishonestly undercutting competition because that would be admitting he or she might not be the best. Therefore, you want the toughest competition possible to prove you are, indeed, the best. An unscrupulous Goal-Intense Style will stoop to any level to achieve a goal.

Goal-Intense Response To Failure

The term ‘good loser’ is impossible for you to understand. You hate failure and it eats at you. Your Goal-Intense Style will never accept failure; you will find a way to compensate for the failure in a stronger victory somewhere down the line.

Your style is very powerful, whether or not you realize it because you control your destiny more than any other type of person or any other goal style.

The Driving Force Of A Goal-Intense Style

Being the best, the top, the winner in anything is important to you. Your Goal-Intense Style simply cannot tolerate second best from yourself.

A Goal-Intense Style:

- Actively makes choices for his or her own life
- Easily sacrifices whatever is necessary in order to achieve a desired goal
- Welcomes competition

Goal-Intense Business With The Rich

Goal-Intense Styles work best with Status New Rich, Celebrity Rich, Practical New Rich, and with Pedigree Old Money.

Status Rich are goal-oriented, themselves and therefore, they trust you. Hard-working Practical New Rich want someone hard-working to handle their money and you fill the bill. Pedigrees always admire high achievers, such as you. Celebrities want their managers, agents, investment advisors, and publicists

to be aggressive and successful in their behalf. They may butt heads with you, but they want a mover and shaker in their ballpark and you are.

Roller Coaster Rich will want to do business with you, but you would not touch a Roller Coaster with a ten-foot pole. They are too financially unreliable for you.

Flamboyants will do business with you because you are good at whatever you do. But Flamboyants may resent you because you are everything their families wanted them to be, and they did not become.

If you are a Rich heir who is also Goal-Intense, you are naturally cautious and very demanding. Therefore, you are not likely to be fooled by anyone—and woe be unto the person who tries it.

Goal-Intense Careers

A Goal-Intense Style is suited for any career choice. Corporate life with its office politics is a challenge to you. But, you can also excel in any type of sales or as an entrepreneur.

Success-Oriented Style

If you have a Success-Oriented Style of doing business, then you have integrated the best of both the Serendipity and the best of the Goal-Intense Styles.

You are a people person and you come across as a normal, balanced individual who simply achieves more than average and deserves it.

You have two major strengths:

- You like to make people happy
- You make realistic commitments

Success-Oriented View Of Time

Past, Present and Future exist together in a static balance of what you do each day. You learn from the past and you plan for the future and you enjoy balancing it all in your work today. Past and Future both motivate you in the Present.

Success-Oriented View Of Goals

As a Success-Oriented person, you do have goals and you are self-motivated and responsible in working to achieve them; but you are not dominated by your goals.

Success-Oriented Response To Failure

When you do not achieve a goal, you will experience disappointment for a longer time than the Serendipity. You may even feel depressed about it for a while; but failures and losses will not eat at you, as they do the Goal-Intense Style.

You will simply go back to your mental drawing board to rework or to set new goals that you will find equally as rewarding.

Driving Force Of The Success-Oriented Style

You simply want to do well in life. You do not have grandiose goals and no dreams of splendor, but you want respectability above all else. It is important for you to live on the right side of town, to go to the right places, to join the right clubs, to have the right friends, and to be accepted.

You are mildly competitive; but you will always stand up for your interests in business. Steady advancement in your chosen career is your idea of doing well; and over time, you are capable of achieving tremendous

success and financial wealth.

All Success-Oriented Styles:

- Are reliable
- Hard-working
- Give satisfactory achievement

Success Oriented Styles In Business With The Rich

Success-Oriented Styles can work with anybody. Pedigrees love your innate good manners that make you automatically think of how other people feel.

Flamboyants adore your willingness to listen and to do things their way. You provide a very stable, predictable support system for them.

Status New Rich like that you are impressed with them. Practicals relate to your simplicity of manner. Celebrities may not find you glitzy or gutsy enough, but they will be able to get along with you. And Mr. Roller Coaster will like your nonjudgmental attitude to him.

If you are a Rich heir with this Success-Oriented Style, you tend to give most people the benefit of the doubt, but you are sensible enough that very few

people will be able to take unfair advantage of you.

Success-Oriented Careers

As a Success-Oriented Style, you can do well in many careers and work environments.

Corporate Life. You are a natural when it comes to office politics, because you are subtle but smart when it comes to people. That, coupled with your hard work, keeps you moving steadily up the corporate ladder.

Sales. You could never be a high-pressure sales person. Never. The customer is always right is your Success-Oriented motto. To you, that means you sincerely try to find out a customer's true needs and offer products that will fit it. You do not oversell a customer and they know it. Trusting you, they come back, and back, and back.

Public Relations. If a company has unhappy customers, you know how to soothe them. If there is a nasty article in the paper, you know how to court the press so they will present your company's side, too. Your people skills are superb.

Finance. You like working with people, but you are not dependent on them. You can also work alone for

periods of time, if necessary. You can work successfully as an accountant, too, as long as other areas of your life have activities filled with people

Progressive Style

Many people who are successful in business with the Rich began in this Progressive Style.

The Progressive Style is a “Learner.” This style is more of a ‘development’ than an actual style. However, it is described here as a separate style to pinpoint the progression of personal change such a business person may experience.

It is also described here as a separate style because there are people who will never undergo strong progressions. For instance, a true Serendipity Style cannot change.

Progressive View Of Time

At first, the Progressive shudders at the mere thought of time. The past is a collection of failures; the future is a frightening unknown; and the present is a time of hesitation and uncertainty because you do not

think you can succeed at anything. Gradually, as you enter the success oriented stage, your perception shifts. The past becomes an education, the future is something you begin to think you can control to a satisfying extent, and the present is a new opportunity to take responsibility for shaping your destiny.

Progressive View Of Goals

As a Progressive, in the beginning, you have not set goals because deep-down you did not think you could achieve them, anyway. To avoid disappointment, you never attempted to achieve anything specific. However, once you begin experiencing success and slowly build up your confidence, you begin to realize that maybe goals are attainable and begin to see goal-setting as a means of controlling your future.

Progressive Response To Failure

Early Progressives expect nothing more than failure. It is only after a surprising success that brings an eventful shift in self-perception that the Progressive realizes that failures are stepping-stones to success. The Progressive in the Success-oriented stage fully understands that failures hold valuable lessons that can

be incorporated in future endeavors.

Driving Force Of The Progressive Styles

An early Progressive is motivated by one thing: avoiding disappointment. You don't get emotionally involved in your work because you really do not think you are going to succeed, anyway. You may work hard, but without any particular goal and you never have a plan—if one avenue does not seem to be working, there is always another route to try.

Path To Success For The Progressive

The first stage of the Progressive Style resembles the Serendipity, but the similarities are surface only and temporary. This notable difference between an early Progressive and a Serendipity is that the Progressive is nowhere near as responsible with commitments as a Serendipity is. It is only a stage for a Progressive.

Progressive In A Serendipity Stage If you are a Progressive, at first you will seem just as live-for-today and non-ego involved as the true Serendipity. You work without fused goals or a definite game plan.

But the truth is, your goal-lessness is a lack of confidence in your abilities to do anything. You hide behind Serendipity behavior out of fear of failure.

You may enter a business situation with the same “Hmmm, I’ll try this” attitude of the Serendipity. You may have the same good naturedness about losing as the Serendipity—but that is because you really did not think you would win, anyway.

Then, to your surprise, you did better than you imagined. The sudden discovery that you have abilities that you might be able to use repeatedly toward a goal—and maybe succeed—dawns on you, very slowly.

At that point, you begin a humble, cautious movement into recognizing that you might—just maybe—have some measure of control over your destiny.

And at this point, you enter the Success Oriented stage of your Progressive Style.

Progressive In A Success-Oriented Stage. As a Progressive Style, you move to the Success-Oriented stage when you have had at least one taste of a meaningful success—and found you like it. As you begin to entertain the idea that you can repeatedly do

something that might become successful, you allow yourself to actively set goals and relish the thought of attaining them. The change into this style is very gradual, though, because you struggle with your self-confidence and your abilities as you shakily build your new self-perception.

You are not even conscious that you are doing this. You just feel a certain attraction to repeating the business experience with a stronger interest in outcome and preparation for outcome. You realize then that most success is learned through repeated effort—failure after failure—until a person puts it all together effectively.

Progressive Emerging Into A Goal-Intense Style. It is only with time and experience that you emerge as a confident player. Your ego-needs surface and your sense of control over your time and your life strengthen. You develop a more powerful drive than before, perhaps progressing into a Goal-Intense Style who is a formidable competitor and a very high achiever.

Progressive Style In Business With The

Rich

While your Progressive Style develops, you will have best results with Practical New Rich, because they understand what it is like to work your way up the ladder. You will also get along well with Roller Coaster Rich because they are still learning, too. Pedigrees can be patient and nice, but they expect quality results.

During your early stages you could have difficulty with Status New Money and Flamboyants because they are very demanding and have little patience.

Once you have moved on to the Success-Oriented Stage, you can begin to deal successfully with all types of Rich.

If you are a Rich heir in the Progressive Style, you may end up a Roller Coaster Rich, experiencing many ups and downs in your efforts. You may have major financial losses before learning how to achieve and to protect your resources, but if you have a Progressive Style (the ability to learn and to change), you will definitely learn how.

Progressive Careers

Your Progressive Style often has trouble in office

politics because you are so unsure of yourself. Others sense this and take advantage of it, often running over you like a steam-roller. Your best bet is to work in an insulated job that gives privacy from other people. Early Progressives lack people skills and can be hurt by barbed comments and snide behavior toward them. They are mostly left out of the office cliques. So, it is best in the early stages to incubate yourself in a private office with work that does not rely much on others—an accountant or artist, for example.

Still, if you stay in a corporate setting, you are capable of success once you enter a Success-Oriented mode. The most important key is whether or not you get excited about what you are doing. If so, you can progress more rapidly and succeed much sooner.

Progressives may not have much confidence, but does have two wonderful traits

- Desire. Progressives want success, they are just afraid
- Need. Progressives are needy. They need success

Progressives discover their power and they deserve their success. This is as good a business style as any

of the others when it evolves.

Chapter 12

Setting Rich Client Goals

“You’ve got to dream.” —Conrad Hilton

Apart from the rare Serendipity Style, the rest of us operate best in life if we anticipate a desired result—a goal. A goal is what you want. It can be an achievement, a style of life, relationships, or a desired possession. Attaining the goal proves that you have the power to provide fulfillment for yourself.

Goals are servants. A goal is meant to serve you, not you to serve the goal. Keep long-term goals flexible. A goal is most effective if you set it for twelve to eighteen months, rather than for three years, five years, or ten years. Like last year’s outfit, last year’s goal may not fit you this year. It may no longer be your style of expression. Alter or change your goal every year, according to your current needs.

Eight Steps To Successful Goal-Setting

Write a response to the following eight steps, stating your desired outcome in positive descriptions. Be specific.

1. Goal Statement

Write your goal, stated in the present tense, in positive words. To speak in the future tense postpones. Draw your desires into your present by speaking them into your present.

Example: It is December, 15, 20__, and I am the top sales person.

2. Behavioral Goals

Write down the behavior habits or behavior skills you will accomplish as proof that you have attained a goal or sub-goal.

Example: I can maintain eye contact and smoothly give my introductory spiel in two and a half minutes that tells:

- How their business can benefit from what I have

- How much it costs them
- How soon they get their investment back
- What kind of ultimate return they can anticipate
- After that, you will then answer their questions and show charts and such.

3. Goal Experience

How will you feel the moment you achieve this goal? Fully describe it through all five senses. Describe the inner you and your perceptions at that moment...as if it is happening, now.

Example:

I feel around me...the congratulatory pride of my company or my spouse or my parent

I see...a flash of the camera as I receive the top award.

I hear...a pop of the champagne cork and cheering voices of friends/staff.

I taste...success, kisses, champagne.

I smell...a celebration dinner.

Experience this fully in your imagination on every

experience level you have. Fill in your own sensory descriptions for each one; don't just use mine. These must come out of you. You want to feel them at the emotional level for full effectiveness.

4. Goal Schedule

Set a realistic time frame for achieving your goal. Give yourself margin for error. Set tiny, bite-sized sub-goals that you can successfully achieve, every day—and congratulate yourself by keeping a running list of what you have achieved each day. It reinforces your success-consciousness and keeps your expectations healthy.

- Set a yearly goal. Then break down the components of the yearly goal into monthly sub-goals.
- Break each monthly sub-goal into smaller, weekly sub-goals.
- Break each weekly sub-goal into daily tasks.

5. Desire

There are people who will tell you that in order to attain a goal, you must be persistent. But, I am here to tell you that you do not have to be persistent to attain a goal.

There are people who will tell you that you must be dedicated, in order to attain a goal. But, I assure you that you do not have to be dedicated to attain a goal.

There are even those who will insist you must be disciplined in order to attain a goal. But, this, too, is false. You do not have to be disciplined to attain a goal.

There is only one thing you must have in order to attain a goal. Desire.

You see, if you desire something enough, you automatically persist. If you truly desire something, you automatically dedicate yourself to it. And if you intensely desire something, you automatically discipline yourself to attain it—and you never even think of the words—persistence, dedication, and discipline. You use them all, automatically, in pursuit of your great desire.

Desire is everything. Desire is the engine that runs the entire process of achieving goals.

Desire creates the goal. And desire achieves the goal. You must want it.

6. Positive Faith Statements

People can pooh-pooh affirmations all they want—I

know they work! My life turned around in less than three weeks when I overcame my limitations with simple words.

I call them ‘faith statements’ because, by saying them, daily, you can actually create faith. Faith comes by hearing and hearing by the spoken word. You want to believe your goal is possible, so you begin to hear your words speak of it as a reality.

A literacy group that teaches illiterate adults how to read had a high drop-out rate. When each of the adult students were asked why they were dropping out, one after the other said, “I can’t read” and walked out, accepting the finality of their illiteracy.

The teaching group implemented a program whereby each class began with the adult students looking at their books and saying, aloud, “I can read,” ten times. Only then, did they open their books. Suddenly, their success with these adult students shot up.

Our words have power. The Constitution of the United States is made up of words.

An appropriate faith statement for you, could be:

“I, (your name)____, now express a Rich

consciousness and draw to me those who have a material wealth.”

Write your own faith statement, according to what you want, and say it twenty-one times every day, for twenty-one days.

You see, it takes a human being about twenty-one repetitions to correct any in-grained error. By repeating your faith statement twenty-one times in a row, you are correcting the error of your belief-system.

And there is no magic in twenty-one days. It takes a human being about three weeks—which is twenty-one days—to reprogram a new habit. You are reprogramming a habit of faith.

7. Action Is Faith

Do you have faith that you can achieve your goal? Most of us do not really know what faith is. We think it is a fuzzy hope in our minds. And yet, all of us want faith. And we can have it.

Faith is an action of risk. If there is no risk, there is need for faith. And if there is no action, there is no faith at all.

A farmer could say, “I believe wheat will grow in my

field” and he or she could be absolutely right. But if the farmer does nothing, there will be no wheat growing in the field a year from now.

But if the farmer says, “I believe wheat will grow in my field—and I believe it so much that I have bought a plow and seed and I am daily plowing and planting...” then a year from now—even if pestilence or weather destroys the farmer’s crops—the farmer will have proven that wheat will grow in his or her field.

Yes, entails risk and yes, you may stand in heartbreak, like the farmer whose work has been destroyed. You may feel ‘what’s the use?’ rise in your throat and choke you with tears.

But like the farmer you know that if you stop working and trying, you will never reach the goal any more than the farmer will ever see wheat waving in the field, ready for harvest, if he or she stops taking the risk over and over of plowing and planting.

Do you have faith that you can achieve your goal? Ask yourself this question every single day. You will know your answer by whether or not you are valiantly taking action every day toward your goal.

Faith is action and like the farmer, you know the only way you can ever achieve your harvest if you continue to prove your faith by taking actions of risk—and one day you will succeed.

8. The Secret To Success Is The Word Secret

The secret to success is the word ‘secret’. If you do not tell anyone your goals, you will not be seen as a failure if you change your mind about something. If you do not tell anyone your goals, they cannot stop you, or impede you, or gloat if you do not attain them.

But, most of all, if you do not tell anyone your goals, you grow in power. Your goals do not need the approval of anyone. Your goals do not need discussion with anyone (which is an indirect form of seeking sanction, although you may think you are only getting ideas).

Your goal is the most sacred indication of your ability. Do not weaken it by telling anyone.

Again...the secret to success is the word ‘secret.’

After you have set an overall goal for the year, also

set smaller, bite-sized goals that take you, step-by-step, to the attainment of your overall goal by the year's end—or sooner.

The Control Factor

Before you set your goals with a Rich client, distinguish between what business factors you have control over and what you do not have control over. It can save you from feeling like a failure if any of the uncontrollables block your success with this Rich client.

- You do not have control over the morality of a Rich prospect, or others in the picture.
- You do not have control over how well your competitors may be prepared.
- You do not have control over what your Rich client likes or dislikes.
- You do not have control over what may have happened that day or last week, or even last month to the Rich client that affects his or her emotional coloration. It can be something as tiny as the person having trouble with someone who resembles you.

These are things you cannot control. Accept what you cannot control, and then set goals around the ones you can control, such as grooming, timing your approach, product knowledge, communication skills, forethought to what you will say in any business meeting with your Rich client, and to what degree you will be prepared.

Fill out the following:

- My eighteen-month financial goal:
\$ _____
- It takes _____ Rich clients investing
\$ _____ each for me to attain my
financial goal.
- If you are in sales, it reads:
- It takes _____ Rich clients purchasing
_____ numbers of my products @
\$ _____ each for me to attain my financial goal.
- What I have control over at this
time: _____
- _____
- What I do not have control over at this

time: _____

- _____
- Business ways I can meet Rich clients (after reading Chapter 11)

- _____
- Social Ways I can meet Rich clients (after reading Chapter 18)

- _____

Now, break the information down into how many potential Rich clients you will try to meet through business per month, and through social activities per month. These will be monthly sub-goals.

List how many business and social activities it will take per week to accomplish your monthly goals.

Finally, assign the business and social activities specific days in each week—and mark them on your calendar for the year.

You have now laid a day-by-day foundation that builds into weekly accomplishments, which in turn build into monthly completions that conclude in an eighteen-month success.

Success is a process. No one is a natural born success. By the same token, no one is born to lose. A desire is all you need to start with—a desire that becomes sincere enough to crystallize into a decision to attain goals you set for yourself.

Chapter 13

30 Ways To Find Rich Clients

And Increase Your Wealth

“You must put in the hours.” —Helen Gurley Brown

You have identified your business style and determined your goals. Maybe you want to climb the corporate ladder or find a backer for your business. Maybe you want to sell high-ticket items to Rich clients or to manage financial investments for the Rich. Whatever your purpose, now you need to find the Rich for your business goals.

1. Research

If you want to find Rich clients in a particular industry, you can find online publications about companies in a particular industry on the Internet. If

you want to find Rich donors, there are donor directories through libraries of nonprofit groups and in Foundation Center Libraries.

The following company online databases may require a subscription; but you can get around that by looking up these books in the Reference Section of your public library or by using the library computer if the library subscribes to the databases:

- **Guide To Private Fortunes.** This book gives a thousand or more descriptive profiles of the wealthiest and most philanthropic individuals and families. It is published by the Taft Group, which is owned by galegroup.com/. See if the information is available on CD.
- **Who's Wealthy in America.** Also by the Taft Group, your access may be an online book or visiting a library where the book is in the Reference Section. Some of these may be available for Who's Wealthy in The World, or Who's Wealthy in specific countries or major cities. Check into those that apply to your goals.
- **News and magazine websites,** such as Forbes and

Fortune often run lists of the world's wealthiest people. Forbes and Fortune are definitely online.

- **Professional Directories.** Google or Bing directories for the industry or profession you want. For example, if you want to find oil companies, google or bing “oil and gas directories.” Any directory company you purchase should have been in business over 10 years. And check professional organizations in that industry and libraries, too, for the most credible directories.

- **Encyclopedia of Associations.** See if this directory has industry associations listed in your area of interest. If so, contact those associations and get on their email list. Request information on their organization and the type of members involved; then you can see if it has potential clients for you, and, if so, how to get access to their member information. I love this publication and find it interesting to browse through, triggering all sorts of ideas for groups to approach.

- **Dun & Bradstreet Million Dollar Directory™ of America's Leading Public & Private Companies** provides information on thousands of top businesses.

Keep in mind, not everybody who is active in an industry will be listed in a directory. A few will forgo being listed because they know that many salespeople use the Dun & Bradstreet as a solicitation tool. Still, there will be many who are listed, so look at the D&B directories or services through their online database.

- **Social Register or The Blue Book.** This is really not as reliable as it once was, but I think you should use every resource, possible because it might turn up someone exactly right for your goals.
- **Standard & Poor Register of Corporations** includes the company's name, address, and contact information—plus names of key officers and the company's primary bank, accountants, law counsel, sales volume and numbers of employees.
- **Industry Survey Reports** in specific professions are usually published as a book, CD, or as a report online. Most industries have an industry report that provides basic information about companies in that industry, such as iron, petroleum, physicians, lawyers, et cetera.
- **Newspaper Microfiche** can provide back copies of

major newspapers. If you cannot access these online, then, once you have the names of several, potential Rich clients, you can check the library index and see if there are any articles about them. As you read the articles, look for clues to their interests that help you understand the person and help you to build business rapport.

- **The Reader's Guide** is helpful for national magazine articles over a number of years; whereas computers in the libraries may only list magazine and newspaper articles for the current year or past twelve months.

Some libraries offer a research service for a small fee. They might be able to provide you with information about certain industries that, in turn, can lead you to people you are seeking.

Ask your librarian if there is a local or regional Who's Who. There are usually statewide or regional directories. See if your potential Rich clients are listed.

2. Publicity

Wouldn't it be great to have the Rich seek you out? Well, publicity is the best way to attract the Rich to your business.

There are many great lawyers in this country; but the ones who are sought-after by the Rich are the lawyers who get publicity. The same is true for physicians, chefs, investment brokers, fitness trainers, counselors, business consultants, memory trainers, and so forth. Sometimes the difference between a starlet and a movie star is made by merely by the amount of publicity one receives over the other. The starlet may have more talent, but a star is made by publicity—and the same is true of rock stars.

If you are an entrepreneur, the skill of attaining free publicity is perhaps the most important part of your business. An entrepreneur should have press releases going out, as frequently as possible.

If you are not self-employed, now your company's policies about publicity before you seek it.

A press release should be just one page. If you represent a company, be sure the company logo is on top and include your business contact information.

Connect your products or services to something currently hot in the news, such as global warming, or of seasonal interest, such as winter sports or The

Fourth of July or Christmas.

Put the most important information in the first three sentences, answering the questions who, which, what, when, where, why, and how. Yes, work the answers to those questions into the first three sentences. Use the rest of the page to support that information.

Have the words ‘For Immediate Release’ in upper-lower case, underlined and centered just above your headline, which is all-capital letters.

Study the sample press release that follows and see if you can use it as a general template for you or your company in your quest for greater name recognition and free but effective publicity.

Sample Press Release

EKO Electronics

www.ekoelectronics.eko

(company heading)

Arnold Ambitious *(contact person)*
person)

6864 South Mission Avenue

Bilby, Wisconsin 37611

934-888-3533

Arnold@ekoelectronics.eko

To: THE NEWS DESK *(or*

FOR IMMEDIATE RELEASE

GLOBAL WARMING SOFTWARE HEATS UP

(title plays on current news interest in global warming-makes it relevant)

"You can now monitor global warming in your immediate area," says Arnold Ambitious *(Who)*, Sales Manager for EKO Electronics in downtown Bilby, Wisconsin *(Where)*.

According to Mr. Ambitious, a new product called Global Warming At Home *(What)* is the latest software to be introduced on the computer market today. The software is able to take information about your own area and within seconds, provide you with current and future-predicted global warming conditions *(How)* that may affect you *(Why)*.

This unique software is due to be in stores next month *(When)*. Mr. Ambitious claims he is already taking orders from customers who are concerned about the environment.

"I've never seen anything like it," says Ambitious, whose company has sold computer software for the past fifteen years. "People really care. It looks as if we will sell out of this software almost as soon as we receive it in our store! *(Support testimony)*

Mr. Ambitious suggests interested customers should place their orders now.

- Hand-Deliver or email your press release to the 'News Desk' of your local online newspapers, radio, and television stations.

- Post your press release on PR websites.
- Post it on your website

Note: Every time I hand delivered my press releases to the physical address of a news station, my press releases were published; and I met the contact person who knew my name from then on.

When I worked for a small Dallas stock brokerage house, we ended up with three brokers, all of whom were women—apart from the office manager, who was a man. I typed up a press release titled ‘All Woman Stockbrokerage Firm’ and mailed it to every publication and television station in Dallas.

A CNN affiliate came out with camera and crew and interviewed me and then took footage of our little office. The whole office was excited when we saw ourselves on CNN and, of course, we made copies to play at home.

The Park Cities People, a newspaper for the Richest community in Dallas at that time did a story and sent a photographer out to get a picture of me and the staff.

Many people—including wealthy ones who saw the television show or read the news article—called me to

inquire about investing.

3. Be An Owner

Yes, the Rich will occasionally do business with a junior executive from a large company, but they especially like to conduct business with business owners. So, even if your business is small, you can reassure a Rich client that you are the owner and therefore the decision-maker who can negotiate special deals with them.

4. Be An Expert

If you are not an owner, that's okay, as long as you become an expert. And being published in your profession establishes you an authority in your field.

“But, it takes so much time to write a book,” you protest.

Not really. A 200-page nonfiction book on a specialized subject can be written - and written well - in three weeks, or less, once you have the information at your fingertips.

Because so many people asked me how to do it, I wrote a step-by-step book, *Writer's Block Is A Crock! Write A Book In Three Weeks—Or Less*, which is

available as an e-book through all major online e-book outlets or as a trade paperback available through your bookstore or online stores.

A Harvard medical doctor who had already written six books before taking my Write A book In 3 Weeks—Or Less seminar, told me the manual provides shortcuts that can help him, immensely, and he ordered DVDs and Workbook of the seminar from my giniesayles website, as well.

You gain client recognition as an expert for you and your company, which can result in more business.

5. Referrals

Nothing beats a referral for connecting you to the right customers for you. It is always a plus if you can introduce yourself and add, “Your friend, Jill Andrews, President of Nationwide Bank referred you to me. She thought you would be able to benefit from my services.” However, never give a false reference. Your potential Rich client will most certainly call Jill later to see if they share an unspoken obligation to you—either because you are related to an old prep school friend, or if there is something Jill found special in you.

Likewise, be sure to ask a happy Rich client to refer others to you. Simply ask if they know someone who might benefit from your products or services. Any reference given by your respected Rich client is an excellent prospect.

Always ask for a referral, even if the Rich client declines your business. The person may want to soften the rejection by giving someone else's name.

6. Domain Name—Website Marketing

If you have a business or if you offer services, you must have a Domain Name that leads to a Website. Your Domain Name and Website create your online business address—and people look first on the Internet to find you, your business, or your services.

You can buy your domain name through a website host, if you choose; and either pay their team to build your website for you; or use templates they provide that allow you to build your own website. Or, if you know how to design and build your own website and to connect it to the Internet, that is great; but in any case, you need a Domain Name—i.e. giniesayles.com is my domain name that leads you to my website, which is

actually operated by someone else. Remember that you need a website for your domain name. Website hosting may be hosted in the cloud; or you can use traditional methods of locating website hosts to get you up and running.

When Rich clients are looking for something that you offer, you want your website to be one of their favorites. The following is a general summary of information for your website:

Website(site) Layout

Both Attractive and Functional. Do not choose between the two.

Upper Left Side of First Page (Home)

- List What You/ Do/ What Your Business Does
- Tell How It Helps Your Visitor
- Give Testimonials (Get permission to use)
- Tell How Visitor Can Access Your Service Or Buy your Product (pay buttons)

Upper Right Side

- Your Business Email

- Telephone Number if applies
- Physical or Mailing Address if applies

Easy Navigation Bars to get around in your website

Have a “Sign Up” Page for your Visitors to “Opt-In” to receiving email notifications of new products or sales or blog posts or newsletters or ezines.

If you want to allow visitor posts and interactions, you can; or you can leave off that option.

Getting Found On The World-Wide Web (www)

- Buy Your Domain Name for 10 Years—ranks higher in search engines
- than 1 year purchases. At least 5 years at a time
- First Word on Upper Left Side—a Key Search word, never ‘welcome’
- Each product has its own page—one page per product
- Each Page has 3 Headlines—with Searchable Keywords—Title Headline (up to 8 words),

Secondary (Keywords) Third Headline (Describes Product)—Add Images

- Descriptive Keywords—In Your Text Builds High Search Engine Volume
- Put Search Words and Related Words in your Metatags

Search Engine Optimization (SEO)

- Do Not Use Hyphens Or Numbers In Your Website Name or Headlines
- At Google Keywords, put in External Tool and search
- Enter Your Leading Key Word and it will show the volume of searches for that word; and also give alternate words with high search results. Use the words with high search results in your website to increase traffic to your website
- Omit keywords that have less than 1000 search volume
- Have 5+ good keywords from External Tool that you use per page on your site.
- You Can Pay Professionals To Build SEO for Your Site

- Post an icon for any Social Media your business uses has on your website.
- Have Good Quality Video about your business on your site
- Have a picture of every product you sell or that represents a service you offer. Good stock photos sometimes work

Gamification—(optional) is a “reward system” for your website visitors by offering badges for certain levels they attain by the numbers of your products/services they have used that entitle them to a discount or coupon or a free product or even just to encourage their interaction or posting their names or for filling in a survey.

Branding depends on Marketing. Each Internet method mentioned below in this chapter can be part of your effort to brand—i.e. Name Recognition—to you/your products/your services/your copyrights/your trademarks in order to build customers.

Note: Websites can be hosted on “The Cloud”—the future of computing.

7. E-Mail And Direct Mail Marketing

Although most people use text-messaging and social media when communicating with friends and family, email is still viable for business marketing.

Through your “Sign-Up” page on your website, you will probably collect quite a sizable mailing list, especially if you offer something free—perhaps a special report on a topic in your market.

Most people—especially Rich clients—do not want you to sell their email addresses or to share any of their private information that they provide; so be sure that if you will keep it private, that you state it on your “Sign-Up” page—and if you do plan to share or to sell their email addresses, be sure you state that, too.

You may want to augment your email list by purchasing “qualified buyers” of your products or services.

Order email and direct mail lists of individuals in the income range and area that your business targets and mail information about your products or services.

Never buy an entire email or direct mail list until you have tested it. Ask the mailing list company to let you

buy a test number at a cheaper price. If it is no good, you have not wasted too much money.

Even though you design your email marketing campaigns, you can use an email service to schedule and mail out your emails and to keep track for you of customer response on graphs, charts, and any customers who opt-out of future emails.

Include some or all of the following in your email or direct mail-out:

- Sales Letter
- Email—Energetic explanation of new item with picture
- Direct Mail—A sales letter, typed front and back, having pictures of your product in it.
- A list of any publicity about your products or services
- Testimonials (genuine)
- A ‘special offer’ or ‘limited time’ offer
- A discount coupon (optional)
- Direct mail—A brochure—or a sheet that spotlights a product (optional)
- Direct Mail—An order form (preferably with an

expiration date)

- Email—a payment button or link to payment page at your site.
- Direct Mail—A large, full-color fold-out sheet (optional)
- Direct Mail—A response envelope - or a toll-free 800 number (optional)
- Direct Mail Note: Be sure your mailing piece does not look like junk mail. Postcards—either regular sized or extra large (get size guidelines from the post office before you order any) can be very effective. People can instantly scan a postcard before deciding to toss it; whereas a sealed envelope can be tossed without bothering to open it.

Your Sales Piece. Your sales piece is you; therefore, you want it to look like the quality of service you provide. Furthermore, All sales pieces should tell the Rich buyer:

- What your product or service can do for the Rich—without mentioning ‘the rich’. Use words such as ‘exclusive’ or ‘only those who understand the finer things...’

- Why the Rich should do business with you instead of anyone else (without bashing your competitors)

Text Marketing Note—Text marketing is ‘supposedly’ not available; but I receive texts from those companies that I have signed up for text notifications. This is no different from receiving emails you signed up to receive; so text marketing may also grow over time

8. Business Apps (Application Software)

Application software—or “Apps”—help people fulfill a goal or activity or understand how to do something. It is part of the development of information technology (IT) and it is appropriate for some businesses. If you believe an App will further the goals of your business, consider the following that your business app must provide:

- A specific service or data
- Relevant to a national audience
- Up-to-date and accurate information
- Security for the buyer and buyer’s information
- The subject matter of your app

- Is specific to mobile devices.
- Easy to use
- Easy to understand.
- Cost
- Reasonable fee
- Low fee—under a dollar or under two dollars
- The app can be free with information that leads to your site or products that can be purchased.
- Computing Platforms that are
- Mobile friendly—iphones, Android and other Smartphones
- Able to be updated for new platforms
- Once created, place your APP in a global mobile software store so that people can find it.

9. Social Media Marketing (SMO)

Social Media Marketing is an outgrowth of Web 2.0, which brought two-way communication on the web between a company and customers. Social Media means exactly what its name implies—a way to

socialize online—and the popularity of friends and family sharing back and forth on a real-time, daily basis, means that businesses can take advantage of it by getting a dialog going with customers who will then share with their friends and family.

The “Marketing” aspect of Social media focuses on creating attention-getting messages that people with then share with their social contacts via Social Media. This third-party sharing is trusted and it raises name recognition or product/service branding. This also increases customer loyalty, which is the greatest compliment to your business.

There are a number of Social Media outlets—Myspace, Facebook, Linkedin, Twitter, YouTube and others. Of those listed, some are already passé or on the way to the backburner of Social Media. That is how it is in our dynamic, ever-changing Internet existence. New technologies open new platforms for communication.

A few years ago, email was everything; but today, there are people who do not or rarely use email at all. They stay in touch with friends, family, and some customers through their mobile devices with text

messaging, and short posts on Social Media sites.

Easily accessible to people, Social Media is a platform that is fairly inexpensive. When businesses get specific attention-getting information circulating on all Social Media sites as well as via email, blogs, press releases, ezines, and offering incentives for people to engage, and including Direct Mail, it is called a Marketing Campaign.

WARNING: Before you post anything on Social Media, be sure you:

- Use all Privacy Settings for that Social Media – do not accept posts from people unless they are approved by you.
- Do not make false claims about your product or service
- Do not make promises you cannot fulfill
- Never bad-mouth a competitor
- Never violate the Data Protection that exposes private information about your customers
- Do not violate Copyright or Trademarks of others
- Create alerts on Google that notify you if you/your

products/your services/your copyrights/your trademarks are being discussed. Or search for “media monitoring services” to keep you aware of how you/your products/services, et cetera are being portrayed by others on the Internet.

The following is a very general layperson’s discussion of today’s social media to help you be aware of your business opportunities on the web. Be sure to investigate each of these further. I also suggest you use Privacy and Safety Features provided by each of the following that apply to your business goals, if you decide to use the services listed—and be sure you honor copyrights and trademarks.

Blogs—A blog is a form of online publishing, written by a single author in a ‘sharing’ style of writing. Blogs are about a page in length and posted from the most current backward, chronologically, to the first. It is available to the world and may pick up followers.

When used for business, the blogs should be posted on a predictably regular basis so that followers can anticipate the next post. If it becomes irregular, you can lose followers. Blogs can be interactive with posts by readers about the blog; or it may require approval of

the blogger.

You can use blogging software or sign onto a blogging service—or if all else fails, simply make a page on your website for your blogs

Branding, marketing, and learning customer needs are three main goals for business blogs create ‘back links’ to your website, which helps build your visibility online. Also have links to and from your other social media.

Tell your customer how your product//services solve problems in the lives of the Rich. Use keywords in your text to help a Rich client who is searching for information you have.

The most effective business blogs also contain exciting, colorful pictures, and videos. Be sure you begin your blog with a title and the date. A picture of your business and of you adds a personal touch. If you want, you can create Video Blogs.

Microblogs - such as Twitter and similar sites—Twitter is a “mini-blog” (microblog) site that allows only 140 characters—good for you and for your followers—for your message. Customers are more

likely to read a short, pithy message than a long, rambling one.

Tweeting news about your product/service or introducing a new product/service that helps a Rich client is fast and easy to follow. You can explain in a sentence what a product/service does on a personal level. Customer loyalty rises because they feel a personal connection. Your tweet can link to your website or your other social media pages.

One way you can start a trend on your entry is to create a hashtag# by putting the #symbol next to a keyword in your text—but do not overuse hastags or you lose relevance and trust to followers. Hashtags allow you to follow a topic that has a hashtag and so can other Twitter followers.

There may be other, similar sites to spring up over time; or a new evolution in tweeting. Tumblr is another mini-blogging (microblogging) site.

Ezines—are “electronic magazines” shortened to create a new word. Blog-like, in many ways, it has more oversight as a ‘magazine’ than blogs do. Too, ezines, like magazines, center around a main topic—

i.e. an ezine about investing, or an ezine about politics (often one side or the other), or an ezine about relationships. This differs from bloggers with their individual purposes on the days they blog. And, like magazines, ezines have ‘articles’ by various contributors.

Most major printing houses that have produced magazines and newspapers that were sold on newsstands and in bookstores or delivered to subscribers for decades now have ezine counterparts on the Internet. Some have a few free or teaser articles; and others are by subscription only.

Social Media Sites - such as Facebook and similar sites—make a more personal statement of your website (and you want to have back links to your website and to your other social media), can include lengthy descriptions similar to your blog and simple postings like your tweets, but here you can also add more videos, more photographs—and best of all, testimonials from customers who sign in as ‘friends’ and whose comments you approve.

Although you sign in as an individual person on Facebook, you can make your personal data private

and then add separate business pages. You can also use Google adwords and/or pay to advertise your business Facebook site.

YouTube—YouTube is a popular video-sharing platform that has evolved into such a strong marketing tool that it was bought out and then set up in categories for visibility and being found by search engines—for a price! Too bad, but that is something you need to evaluate as a potential cost for getting your video to your target audience.

Make a video for each of your products and services—separately—and then be sure your website is listed on it and icon logos for any social media. Once they are on YouTube, take the embedding code for each of them and put them on you website page for that particular product and also on your blog or Facebook pages. Add new ones from time to time.

10. Paid Advertising And Television

Paid advertising can include anything from Google Adwords to traditional Television advertising. As much as our world has developed in communications, there is still no substitute for television advertising to reach just

about everybody.

True, the Internet is ever-present even on television with most ads listing a website for further information. Television and the Internet continue to merge into one medium; but my point is that visual power of an ad during a television show with high ratings cannot be beaten. Many of my Rich clients saw me on television and sought me out. Online stores like QVC and HSN are so popular that now celebrities are on the sales team with a product that has licensed their names.

You just have to be sure a television ad is something you can afford. And then ask yourself if it is something can afford not to do?

11. Viral Marketing

When a marketing campaign utilizes all the social media tools, direct mail, email, and paid advertising, including television and Internet, these can work together to increase your chances that ‘the word about your product is spreading like a virus’—or going viral. This is the ultimate goal of anyone selling goods and services—to create brand recognition.

12. Mobile Business Life

Mobile phones (smart or average smart phones) have social networking capabilities: which means you or your customers are notified of any happenings on social networking sites in real time via your mobile devices. This means your products and services can update your social media followers about your offerings. Your followers are the best advertisers for you—i.e. ‘word-of-mouth’—when they forward, post, or email your news to friends or family.

The existence of global mobile software stores lets you know how vital business mobility is. Mobile devices may change and are expected to become smarter and more personalized to your business needs. Many Rich clients are up with the latest of everything.

13. Business In The Cloud

This is the near future of computing. Mobile business includes working in the Cloud. Destined to eliminate the business briefcase, your mobile devices allow you access your business documents during business meetings by going to the cloud—and either sharing the document from the cloud with business associates attending the meeting, or connecting to any computer, calling up the document in the cloud and either

downloading it or printing it out on a printer that is on location, or viewing it on a large screen.

14. Telepresence Business Meetings—Perhaps Holograms

Long distance business meetings will continue to grow in importance with global clients, but telepresence eliminates some travel and allows business associates from various parts of the world to conduct business together. Rich clients can afford the latest in telepresence technology and that only helps you in communicating with them.

Webinars are still in use, but the one drawback I find is that most of them do not allow you to see the speaker. It is more like a telephone seminar—teleseminar—except that you can see the written material (handouts) on your computer screen and hear the speaker's voice but you cannot see the speaker. I think this loses a lot of the dynamism of the meeting.

Telepresence such as Cisco and Skype (free) and built-in web cams with telepresence software or googletalk allow face-to-face conversations with individuals and the ability to connect a group to the

meeting is a powerful way to conduct mobile business meetings.

Holograms should be the next step. It requires an initial special equipment to video all sides of a person and then to project that person into the room.

15. Understand The Dynamic Nature Of The Internet

The Internet changes rapidly—and methods of communicating quickly become obsolete. To keep your best advantage, try to stay abreast in general with communication changes. Take classes, visit technology stores, ask questions, get explanations. The more you know, the better you can benefit your Rich client and your own business.

16. Cold Calls—And Voice Mail

It's a numbers game. Only six out of a hundred people you cold call, might be interested in your product or service. And out of those six, only two stand a fifty-fifty chance of buying.

Still, if you stand to make a large sum of money when you sell your services—or just one of your products—then finding those six Rich people who are interested, is worth the rejection of the other ninety-

four people.

A goal of making fifty cold calls a day is pretty stiff, but there are a lot of successful people who do exactly that.

For those of you who feel overwhelmed, take a compassionate approach with yourself. If you make only three cold calls a day, that is better than none. You have to start somewhere. Try to work your way up to five, then ten, then twenty, then fifty. If twenty is your comfort-level, that is fine, too

For a call to count, you must actually talk to the CEO or owner or executive in charge of buying your service. Talking to the receptionist does not count in your goal of fifty calls.

Benefits of Cold Calls. There are a lot of benefits to cold calling. If you are in business for yourself, your biggest overhead will be your telephone expense. Land lines are giving way to mobile phones, so .you can conduct business anywhere you go. You can even make cold calls in your underwear, yet sound very professional on the telephone. However, for face-to-face video satellite images, you will want to put on a

jacket!

Your cold calls are only as good as your target audience. Since you are targeting the Rich and their companies, buy qualified sales leads. Qualified sales leads target your audience and improve the success of your cold calls.

Good leads provide name, telephone numbers, regional offices, contact name, employee size, sales volume, business products and services, credit rating codes, et cetera. Prospect cards of individuals gives name, age, income, and telephone number. Some may include marital status.

Companies, such as infoUSA.com, issue the cards.

Best Times To Call. The best days and hours to call Rich clients are Tuesday through Thursday, between 8 a.m. and 6 p.m. They often leave early on Fridays for the week-end or they are busy wrapping up things for the week, so you may not get the full attention you deserve.

Mondays are generally hectic, catch-up days, and, again, they may not have quality time for your spiel. Even so, I think that anyone you were unable to reach

Tuesday through Thursday, you should try to call on Mondays and Fridays.

Saturdays are good days to catch someone in the office, who did not go away on the week-end. These individuals often get their real work done on Saturdays, when the office is closed.

Getting Past The Secretary. When a secretary answers, give your name and a company name that sounds related to the Rich prospect's industry.

"This is John Doe with Smith, Brown, and Jones Properties. I am calling Ms X about her South Padre Properties."

You have by-passed the chess game of who, what, and why.

"Does she know you?" may be the next question.

"No, but she will probably want to discuss her South Padre properties with me."

Stay nice. Always, always nice. If the Rich client does not talk to you, ask when Ms. X might be available for another follow-up call. Leave your name and number if you like, but also call back, again if you do not hear from the Rich client. Every time you try to

reach Ms. X, be sure to thank the secretary for her time in a nice tone.

Five Time Limit. For the most part, if you can not reach someone, do not try more than five times or you wasting time. Leave a call-back number five times. If the Rich prospect does not call back after five messages, mark that person off your list.

But, if it is vital that you contact this particular prospect, you can show up at his office once and be very nice to the secretary. Tell her you do not have an appointment, but that you happened to be nearby and decided to drop in. Would she see if Mr. X will see you?

If he won't, then give her your card, smile, and ask her to have him call you. Never underestimate the power of the secretary! Never! Secretaries practically run some companies. They are trusted employees and the boss values this person's judgment (or, believe me, they would be out of a job).

Trust the secretary to get you in. If she likes you, she will put in a good word for you. If you are rude to her, she can probably keep you out. I love secretaries.

They have gotten things done for me when the Rich prospect or client was foot-dragging or preoccupied.

If You Cannot Get In. Only if it is imperative that you see this particular Rich prospect, should you do this: Find out what time the person arrives for work or leaves the office. Wait outside, look sharp, have all materials with you, and nab them.

“Excuse me, Mr. X, but I really need to talk to you for just a minute.”

Voice Mail A client’s Voice Mail can be your friend. In the sense that the person you want to reach is now your captive audience when they go through their voice mail. Just be sure to follow the guidelines in your spiel as given below; and you will frequently receive a call back or email from the client if you leave your phone number and spell your email address.

Your Spiel. One and half minutes is all you have to hook your Rich prospect, whether by telephone or in person. Write and rewrite your spiel on a sheet of paper. Memorize it, but always have it in front of you, in case you forget.

Practice reading your spiel into a tape recorder, over

and over, until you can read it without sounding as if you are reading it. You want to say it with life in your voice, too.

- Introduce yourself
- Give your company name
- Get right to the point
- Have a Fact Sheet of important information with you
- Ask if the prospect is interested in your product or service

By Telephone. Say, “Hello, Mrs. X. My name is John Doe with Smith, Brown, and Jones Properties. I wondered if you would be interested in selling your South Padre properties. (or we have a method of increasing revenues on your South Padre properties.)”

Set an appointment to go to the Rich prospect’s office. Face-to-face meetings provide the best measure of credibility.

Tickler Files. A tickler file is very important for setting future appointments with a Rich business prospect.

If a Rich prospect says, ‘not now’, then ask when

you might call back. When you get off the telephone, type the date into your business organizer in your computer and set a reminder notification to yourself; or an alarm, if needed, to remind you.

If you do everything by hand, just write on your tickler card the date you intend to call back and key things said by the Rich prospect. Then, place the card in a small file box under the future date slot for your follow-up call.

Don't Waste Time. Time really is money. When you cold call, every wasted minute costs you. If people turn you down, you have not wasted your time by calling, because they 'might' have said yes. It is only a waste of time if a person says no and you try to change their minds. If you have this trait, eliminate it, because it is a no-win method of simply arguing with a client. You can be more productive by using that same time period to politely get off the line with that person, and telephone someone else.

Handling Rejection. Most Rich prospects are nice, but there are some who are rude to everybody and it has nothing to do with you. I do not care how much money they have, they do not deserve you. It is okay

to feel momentarily dejected, as long as you don't give them the power to stop you from dialing the next telephone number and to force an upbeat tone in your voice with the next Rich prospect.

17. Online Business Classifieds/Print Media Classifieds

There are people who have successfully advertised for clients through business classifieds on Kijiji (a free ebay classified), oodle, and sites like Craigslist. In fact, you can bing or google "like craigslist."

Usually, newspapers require your business be listed with Better Business Bureau before they will let you advertise, which I think would be a great idea for many of these sites. But the bottom line is that you can promote your business in online classified ads. Before you pay for a classified ad, get as much information about it as you can. For one thing, how long has it been in business? My sticking point is that it is a by-product from a well-known business, such as Kijiji is for ebay; or that a company has been in the business for 10 years.

Follow guidelines for advertising. And before you advertise, study several ads that 'grab your attention'

and seem credible. Then ask yourself what is the most important benefit a Rich client would have with your products or services. Make that your bold headline.

18. Professional, Special Interest, Or Industry Organizations

If you qualify for full membership in an industry organization, work to become an officer, so that you can be involved with the major players, who are typically Rich leaders within the industry. If you do not know how to find an association, I refer you to the Directory of Associations on the Internet or in the public library. You can also check online Yellow Pages for Associations.

19. Professional Literature

Professional magazines and newsletters within the industry that interests you, will keep you abreast of who the movers and shakers are in the industry. Subscribe to online news feeds and newsletters with this groups or pick up physical magazines at newsstands.

You can also read the business classified ads in the

online and physical professional or industry magazines to see if there is someone who might use your business. And you can place business ads in professional magazines, yourself.

20. Politics

Closely related to special interest organizations, is politics. I can think of no easier, more direct way to meet the people you want to meet than to get involved—actively involved—in your political party.

An election year will be sizzling hot with energy and the Rich who want to back a candidate will surface more at that time. The key to meeting them is to get active on committees. Also, attend every group function where a candidate (local, state, or national) will make an appearance.

Everyone attending is open for mixing and mingling, so you can introduce yourself to anyone there and chat about the candidate. It is okay to give your business card with your email address and your website and your phone number to people you meet on those occasions. However, give your cards only if there has been a nice measure of rapport, so it will seem as if

you give the card for identification reasons and not just to push for clients.

21. Trade Shows

Through associations, you learn when trade shows are being held. Top executives and business owners attend major trade shows. Be sure you have an itinerary of events and calculate which days and events are most likely to attract the Rich you want to meet.

22. Special Interest Seminars

Do the Rich attend seminars? Yes, they do. Most of my celebrity clients as well as my Rich clients are people who attended my seminars. There is an attorney who gives legal opinions on national television who attended my seminar and then took a consultation. There are two Grammy award winners who did the same thing. Millionaires, heiresses and heirs, psychiatrists and psychologists, brain surgeons and CPAs have attended my seminars.

Yes, the Rich attend seminars. Seminars can be an effective method of showing how your business benefits the Rich. There is nothing wrong with selling

your products or services at a seminar, as long as you give full information to your audience, whether or not they buy anything! True, you are targeting the Rich as your primary client base; but not all people who attend your seminars will be Rich. You must never underestimate the ultimate potential of anyone.

There are many seminar circuits you can get on. One of the biggest and most lucrative is the corporate circuit. Businesses want seminars that can make better, happier workers of their staff. If your seminar can benefit their workers or staff, you can command sizable speaker's fees from the businesses, as well as sell your services or products. And as your fame grows through your success, your speaker fees grow in digits.

There are also college-circuits, spa-circuits, executive-retreat circuits, cruise-ship circuits, travel destination circuits, and learning center circuits. You can do your own footwork of contacting businesses and talking to their program coordinators. Or you can find a speakers bureau that can get you into these upscale circuits.

23. Alumni Gathering

Some graduates who become Rich never look back at the sacred halls of college once they are gone; but many do. If you were well-liked by your peers in college, alumni gatherings can help widen your Rich contacts. Even those who are not Rich will know old college friends who have become Rich or always were. Once they know what your business provides and that it will help those they know, they can recommend you.

24. Annual Stockholder Meetings

One of my New York clients told me he went to an annual stockholders meeting and discovered he was sitting next to a wealthy stockholder. He said the man eventually became a business client of his.

25. Religious Affiliation

Whatever your spiritual affiliation, you can often find members who would rather do business with someone of their own faith, if they have a choice.

26. Fund-Raising Committee

By calling on the Rich to donate money to a popular cause, you are making an acquaintance on neutral

ground. If this is an organization the person considers important, you will have that charitable interest in common. Then the contact you make has the potential of being translated into a business prospect.

27. Help Them Reach Their Goals

My favorite success story is about my late brother, Lefty Morris, a wealthy Austin, Texas attorney listed in The Best Lawyers In America and who established the respected law firm, Morris, Craven, and Sulak.

Former Texas State Attorney General, Crawford Martin, told many people the following story. He said that when he was running for Attorney General, young law students, wanting to work on his campaign, deluged him. One by one, he interviewed them, asking why they wanted to work on his campaign. And, one by one, they all gave the same answer—that working for him would help their careers—which only told him how working for him would help them achieve their own goals, not Crawford's.

But Crawford said he was impressed when my brother walked into his office, extended his hand and said, "I'm Lefty Morris and I can organize the young

people of the state of Texas for you.” Lefty had been President of a state political party for young Texans and he knew he could keep his word.

Crawford said, “Now that meant something to me” and Lefty got the job.

The key is this: Lefty said how he could help Crawford Martin attain Crawford’s goal of becoming Texas State Attorney General.

Crawford won the election and he appointed my brother as Assistant State Attorney General under him. From then on, Lefty was in the inner circle of the Rich and powerful politicians of both major political parties of Texas.

Lefty was so respected as a lawyer that when he died, the Texas State Legislature passed SENATE RESOLUTION NO. 66 In Memory of Charles Morris which closed “with deepest sympathy from the Texas Senate, and that when the Senate adjourns this day, it do so in memory of Charles "Lefty" Morris.”

And all this began for him when he told Crawford Martin how he could help Crawford reach his goals. Always tell a client how you can benefit the client—

not how they will benefit you. By helping a Rich client reach his or her goals, you increase your chances of reaching your goals, too.

28. Think Backward

Jeff Bezos, billionaire founder of Amazon.com said of his company's successful methods, "We work backwards from customer needs."

Thinking backward works in many ways to your benefit.

For example, when horizontal drilling was a new technology in oil and gas drilling, a creative oilman realized he needed to find those oil and gas companies that were using the new technique so he could sell properties to them.

But how to find them?

Mulling over his dilemma, he had an idea. He thought backwards to find the horizontal drilling companies looking for investors. They would need sizable properties to drill. So, the oilman found companies hiring stockbrokers to sell horizontal drilling investments.

He knew those companies would desperately need

an ongoing stream of properties ripe for horizontal drilling. He called them up and instantly sold a large property and made a lot of money.

If you cannot penetrate your market through the usual means; try ‘thinking backward.’ Instead of starting at the beginning and working toward the end-result, start at the end-result and work backward to find your Rich clients.

Anytime the usual way is not working for you, throw it out and try unorthodox methods for finding your Rich clients.

Major companies use flow charts to plan their goals for a year (or more). Flow charts are built by “thinking backward.” In other words, start with the “desired end result” and ask “What was the likely step that got us to this point?” Then ask the same question of that answer. Do this with each answer until you are where you are now.

29. Identify With Positive Heroes

My life changed when I heard prison inmates explain how they became criminals to a television host.

At the time, I was a young high school English and

speech teacher, and every Saturday morning, I cleaned my apartment while listening to television in the background.

One-by-one each prisoner answered that when he was a child, his hero was a famous criminal.

“When I was a kid,” said one prisoner, “my hero was Al Capone, the guy who got rich in prohibition. He didn’t take any guff from anybody! The guy was a real leader.”

Another criminal said, “Well, I followed the story of B. D. Cooper—the guy who stole a ton of money and sky dived out of a plane with it, and nobody ever caught him. I was just a kid, but I admired him more than I did anybody else.”

Listening to their answers, I stopped dusting and walked back into the room where the television blared, sat down, and heard the rest of them talk about their childhood idols—Bonnie and Clyde, the Boston Stranger and on and on.

As children, they saturated their minds with the deeds of these notorious criminals, and in doing so, they learned their behavior.

I realized that your heroes can create your life. Then, I thought of my students and began to wonder who their heroes were.

The next Monday, I introduced a new requirement to each of my English classes: We would go to the library every three weeks and each student would check out the biography or autobiography of a successful person. At the end of three weeks, each student would stand before the class and give an oral book report on the life of that person. We repeated this process for the entire year so that each student always had a book about a successful person.

Now—to the amazing part—as my students, one by one, gave an oral book report and told the lives of the successful people, one fact stood out about each successful person—that when they were children, their heroes were successful people.

For example, in 19th century England, Jews could not hold the office of Prime Minister of England; however, there was a little Jewish boy who loved to read about the lives of Prime Ministers and did not realize that in doing so, he was saturating his mind with

their great thoughts and deeds and learning from their successes and learning how to think the way the successful prime ministers thought.

This little Jewish boy, Benjamin Disraeli, grew up to become the first Jewish Prime Minister of England, like his childhood heroes.

In America, there is a similar tale. There was a farmer who found that reading at night relaxed him and helped him sleep; and he discovered that what he liked best to read were the lives of the Presidents of the United States. And this unassuming farmer who was saturating his mind with the great acts of great men, began learning to think in similar patterns; and like the Presidents he once only read about, Harry S. Truman became President of the United States.

The most amazing of these stories that my students told is from the autobiography, *Return To Earth*, by astronaut Buzz Aldrin. When he was a young boy, there was no space program as such, no astronauts. But his favorite book was a Science Fiction novel by Jules Vern titled *From The Earth To The Moon*.

This book was published in 1865 and tells the story

of three American men who go to the moon in a rocket and plant a United States flag in its soil. The men return and land in the ocean.

The book was written before we even had airplanes. It was Science Fiction. And yet, Buzz Aldrin, loved the book, and eventually was on America's first flight to the moon with Neil Armstrong. Just like the Jules Verne Science Fiction novel, there were three American men who flew to the moon.

Neil stepped first on the moon, followed by Buzz, and they planted a United States flag in the soil of the moon—just like the Jules Verne novel.

And, like the novel, their return spacecraft landed in the ocean.

You Are What You Read—So “Choose” Your Heroes

In short, it is uncanny how our human minds absorb the heroes we study. Just as our bodies are what we eat; our thoughts are what we read, watch, and listen to. Criminal Ted Bundy said it was his addiction to cruel pornography that ate away his inhibitions to sexually torture women. Today's criminologists have

pointed out that violent video games are the common denominator of young criminals. Even the ancient biblical words advise us, “For as a man thinks in his heart, so is he.” Proverbs 23:7.

If we guard our thoughts from contamination and saturate our minds in success—then success is who we are in time. And we will not have patience for negative mental distractions that are damaging, no matter how popular and enticing they may be to others.

We can choose our heroes. I used to tell my students, “You cannot always have the friends you want or run around with the group you want; BUT through books, you can!

This is true for you, too. You become like the people you associate with; and through books you can mentally associate with the Richest, most creative movers and shakers in our world.

Your mind can be connected to the minds of Rich achievers through books about their lives. You become acquainted with the traits that made them successful and your mind absorbs and begins to express many of these same successful traits.

By saturating your mind with many, many successful people, you become increasingly successful. You learn how they think and you absorb the common denominators of self-made greatness.

Just as important is that you see how very human they are. Many times they endured hardships you never knew they had.

Reading about the twists and turns in their lives and how they worked through them gives you the encouragement to persist in the face of self-doubt. It can also give you ideas of how to solve similar problems—or even trigger a link on how to solve an unrelated problem.

Choose to ‘associate’ mentally with the Rich. Read digital biographies or autobiographies of Rich individuals—and read one after the other.

And studying the Rich leads you directly to the Rich...through an understanding of motives, mind, and pursuit of wealth.

30. Your Financial Success

Would you consider a person who earns a million

dollars as financially successful? Or fifty million dollars or more—would you define that person as successful with money?

Probably.

And yet, the amount of money earned dollar is only half the equation of Financial Success.

For example—one of my clients in Boston told me her husband earns about nine million dollars a year; but that he spends twice that much and stays in debt.

So—even though her husband was a millionaire in the dollar amounts coming in; he was not financially successful. In fact, he was a financial failure.

Success with money is basic and pure—very simply, financial success means you have more money coming in than you have going out.

That's it.

Whatever level of income you receive—whether small or vast—if you have more money coming in than you have going out, you are successful with money.

History Proves The Point We all wish to have so much money that we could never have more money

going out than we have coming in—but the truth is, my friend, that the history of wealth proves that both ends of the financial spigot must work properly or wealth is lost.

The tragic life of heiress Barbara Hutton, who inherited a fortune that made her one of the richest people in the world; but who died impoverished and selling off her jewels just to pay her room bills, tells us that eventually, she had more money going out than she had coming in.

Financial power arrives and is held by controlling both ends—of cutting expenses, saying no to yourself at times while you simultaneously work on ways to build your income. And you want to keep the period of self-denial as short as possible, ideally, no more than one to three years, if possible. Don't say "no" to yourself; just say, "Soon" to yourself when you have to delay getting something you want. Keep it a positive act.

No matter how small your income, if you can arrange your life so that you have less of your small income going out than you have coming in, then you are successful with money. And because you operate

from that one infallible principle of financial power, then, as you learn how to earn wealth, you can also keep it—and that is the whole point

There are periods in life that most of us have more money going out than we do coming in. I know that. But you want to make it a transitional and short-term period. Keep your eyes on ways to cut cost and to increase revenue—it takes both.

Begin internalizing the ultimate power of wealth: “Financial Success means I have more money coming in than I have going out.” Say it over and over to yourself—right now so that you begin operating on the principle that can set you free.

—The Rich can make you Rich—but only YOU can keep you Rich—

Chapter 14

Being Comfortable With The Rich

*“You only rise as high in life as your comfort level;
and you can
learn how to raise your comfort level.”—Ginie
Sayles*

You will be comfortable with the Rich when you learn how to be comfortable with yourself—and you can learn how to be comfortable with yourself more easily than you think.

You feel comfortable with yourself when you feel equal to the situation and to the people around you. At those times, you project confidence.

Body Language Techniques That Project Confidence

Luckily, if you do not feel confident, there are

specific body language techniques that project confidence for you so that you look comfortable.

Posture of a Winner: Posture tells the world how to treat you. Posture tells others what to think of you, from sight, alone. Even if your posture conflicts with your clothing status, people will subconsciously believe your posture and wonder about the difference.

Posture tells the real story of the real you. Posture tells others if you are tired or energetic or sad or happy, or convey exuberance, fear...or confidence.

Confident posture is something you learn to maintain, automatically, if you practice it.

What is confident posture? Stand next to a wall and flatten the back of your body against it. Your head, your shoulders, elbows, hips, calves, and heels touch the wall. Keep your chin level, not up. And push your shoulders back and ‘down’—not up.

Every time you go to the restroom, stand against a wall and do a posture check. When you are not able to utilize a wall, just pull your entire ribcage up as high as you can while standing or walking. When you are sitting, you can get comfortable, but just do not let your

shoulders hang forward.

Hands. When a man is standing or walking, his arms and hands should be out from his body, just a bit, with elbows slightly bent. His fingertips should be about an inch and half from his thighs when he stands or walks. This is confident male alignment.

A woman's hands should lightly touch her thighs when standing straight or walking. This is confident female alignment.

Both men and women look more confident if they do not swing their arms much. In fact, swing only from your elbow down, never from your shoulder.

Standing. Face the Rich with the 'full-front' of your body while talking to them. Do not turn sideways and talk over your shoulder. This is a projection of fear or inferiority.

The best distance to stand when you are conducting business is 'nineteen inches' from someone who is about your height. If the person is much taller than you or much shorter than you, stand slightly father back so that your eye contact seems fairly level with theirs, without your having to bend your head to look down or

to stretch your neck to look up.

Walk With Purpose. Do not amble, but avoid rushing which looks as if you cannot keep up with everything.

Keep Your Conversation Optimistic. Complaining sounds as if life is too big for you. Optimism is faith—and confidence.

Handshake. Shake hands with yourself, right now. How did it feel? It should not be a hard, painful clamp, nor should it be limp. Just ‘solid.’

Eye contact. You may be as honest as the day is long; but if you glance around the room a lot while you talk, that is known as having ‘shifty eyes’. Without knowing why, people are slightly less trustful. The same is true if you avoid eye contact or have short eye contact in a one-on-one conversation.

If eye contact is difficult for you, tear out a full-page picture of the face of a man or woman who seems to be looking directly at you. Tape it up on a wall and stand directly in front of it (full-face). Time yourself as you maintain eye contact while introducing yourself (pretend to shake hands), and while pretending to listen

to him or her in an imaginary conversation. Pretend is practice—and practice gets you used to eye maintaining contact.

If you have a video camera, set it up, turn it on, and talk while looking directly into the camera as if into a person's eyes.

Voice. Speech trainers recommend a moderate pitch of voice. I have a college degree in speech, too, and I disagree with my colleagues in that field. I think a more impressive business tone is just one notch below moderate. It sounds cultured, self-assured, and serious.

Just one notch, though. Right now—in a moderate pitch—say out loud, “This is the best product on the market,” as if you are talking to a CEO. Emphasize the words ‘this’ and ‘best’.

Now, say the sentence, again, just one notch below your normal tone, still emphasizing ‘this’ and ‘best’.

If you are softly spoken by nature, don't change it. Just be sure to emphasize key words in your sentences—and be sure you pronounce each word, distinctly.

If you are loud and cannot seem to do anything about it, you operate at a handicap. The only way to

counter loudness is to keep your tone friendly and to be exceptional at what you do. Otherwise, you will find yourself left out, a lot.

Practice talking into a tape recorder and work on the sound of your voice until it is exactly the way you want it.

Moments of Self-Consciousness.

We all have moments when we feel self-conscious, which projects as inferior or inadequate. Self-consciousness kills the power of your personality.

When you feel self-conscious, you must deliberately fight it by forcing your mind off yourself and onto something else.

You can ask someone a question and it will draw your attention—and their attention—away from your self-consciousness. And concentrate on every word the person says for a few minutes. Gradually, you will relax and not feel self-conscious.

If you cannot ask someone a question that will command your attention away from yourself, then instantly start asking yourself mental questions about the surroundings. They can be a bit of nonsense,

even... “I wonder if that lamp is solid brass...and the plants look well-tended...I don’t think it is going to rain...” This keeps your mind occupied and off yourself.

How To Be Yourself

Everywhere you turn you hear the advice “just be yourself.” Nice sounding words, but too vague to be helpful. What does it mean? Being yourself requires three basic things:

- Express yourself through your natural energies.
- Be true to your beliefs.
- Have one genuine manner.

1. Express Yourself Through Your Natural Energies

If your natural energies are lively, talkative, and witty, don’t attempt to be subdued. You will only come off as disinterested, bored or boring, or worse, snobbish.

If you are naturally Goal-Intense, direct, and positive, why pretend to be otherwise? And if you are naturally reserved, observant, and contemplative, let yourself be that way. Forced patterns will not only make you feel

uncomfortable but may make you look inane.

Your natural energies create your personality. In other words, don't "try" to be anything; just "be."

It is the natural energies of your personality that kicks the fakeness out of your smile. It is the natural energies of your personality that puts life and conviction into a statement you make. Many successful people will tell you that the more they became themselves, the more successful they became—and being themselves meant flowing with their natural energies.

Ultimately, flowing with your natural energies helps you feel at ease with yourself and brings the poise of being equal to the situation—and when you are comfortable with yourself, you are comfortable with anyone, including the Rich

Whatever your natural energies are for expressing yourself, do concentrate on the word 'happy' because happiness magnifies the best in any natural energy.

So, polish, learn, practice, and let your improvements flow through your natural energies. Then, you will be you, yes—but the 'best' you.

2. Stay True To Your Beliefs

You were born with one primary job in this life: to take care of you. That job is yours and yours alone. Being true to yourself means that you do not abdicate that responsibility just to please someone else. It means that before you commit to something, you must look into your own heart and measure it by your real values.

Your values may not be popular but they protect you—and that is your primary job, remember? The nature of business is compromise, but not if it sells out your values.

A client of mine said he lost eleven years of his life recovering from cocaine, and all because he did not have the courage to live by his own values in the face of social acceptance. If social acceptance means you have to sacrifice your values, you are looking to the wrong people for acceptance.

In a business-social occasion, you never have to do anything you don't want to do, if what you have to offer in the business is worthwhile.

So, if you are in a situation you don't like, just check your watch and say you have to be somewhere and

that you will get back later to those attending. Or if something is suggested that you do not value, you can simply say, “No thanks” or “Sorry, fellas (or ladies)”

Don't act offended, or give lectures. Don't make a big deal about your values. Just live them.

If anyone scoffs (true Pedigrees will not), just smile and hold your ground. I assure you, the Rich will secretly respect your loyalty to yourself. And they will trust you.

You are the values you live. Stay true. That is being yourself.

3. Have One Genuine Manner

To be yourself at all times means that you have one genuine manner that is the same with all people of any socio-economic class. Your one genuine manner can pay off in business.

One of my celebrity clients told me of a situation that happened to her: A female journalist was waiting in a hotel lobby to interview my celebrity client.

A woman entered the hotel, smiled and greeted the waiting journalist as she passed. But the journalist did not smile or speak. The journalist only glared at her,

and then with a lift of her chin, averted her eyes. Most journalists are nice to people; but, according my client, this particular journalist was not.

A few minutes later, the journalist learned that the woman she had just snubbed was the celebrity she was supposed to interview. She had not recognized her in casual dress and a new hairstyle.

When the journalist realized the woman was the celebrity she was waiting to interview, she rushed to the woman, smiling and gushing her hellos. The celebrity made a polite excuse to cancel interview.

To save your best manners for people you think are Rich or 'somebody' insults your own self-esteem. It makes you seem like a nobody.

True, you do not ingratiate yourself with everyone on the street, but to be rude to a person who is pleasant to you, is clownish in self-importance.

Have one genuine manner that is the same at all times with all people. It frees you from phoniness and allows you to be yourself at all times.

These three ways—flowing with your natural energies, being true to yourself, and having one

genuine manner with all people—are the keys to the true confidence of being yourself and allowing you to associate with anyone—including the Rich.

Chapter 15

Power Dressing—For Him

“I...recently saw a sequin-trimmed jacket and mistook its wearer for a member of the band, not a guest.”—Letitia Baldrige

Twenty-eight seconds is all you have to sell yourself. That is as long as it takes for the Rich to categorize you as someone they would like to know or to do business with. Your entire body is a communication instrument and everything you put on it communicates about you.

Clothing is a language. You can identify a priest by his clothing, or a policeman by his clothing. The way you dress communicates who you are in your world.

What Does Your Clothing Communicate About You?

When dressing for business success with the Rich, you are better off targeting a look that appeals to Rich Pedigrees, even if clients are Flamboyants or Status Rich. The Pedigree look because is classic and always in good taste.

Shirts

Dress Shirts. The ideal business shirt is a white, long-sleeved, plain point collar or round collar dress shirt. Your ideal shirt has no taper, a button cuff, one pocket, and long tails. The preferred fabric is a pure, fine pima cotton.

You should have as many white dress shirts as you can; but no less than five. Try to accumulate eight white dress shirts, over a period of time. It is also okay to have some pastel dress shirts that you can wear with your business suits.

Casual Oxford Shirts. Especially for young men, casual business dress can include button-down oxford shirts with slacks, chinos, even denims, occasionally. You want a smooth roll on the collar. Warm weather oxfords look good in stripes or solid colors with white collars.

Sweaters

Cashmere V-necked sweaters or sweater vests over your shirt and tie, worn with flannel pants and a jacket, looks handsome and elegant in cold weather.

Pants

Classic pant styles have no pleats. They are straight leg and have 1¼ inch cuffs that break on top of your foot and are barely above your heel in your bare feet. You want narrow waistbands, narrow belt loops, and pockets exactly on the seams, and back pockets with flaps. Your basic wardrobe should include one pair of black wool slacks, one navy pair, and one pair of gray flannel pants, as well as three pairs of Chinos for a casual look. Look for business pants that are fully lined.

Sport Coats and Blazers

Jackets dress you up, even in jeans. Be sure your jackets are two-buttoned, single-breasted jackets with natural shoulders and classic lapels. They should have no taper and pockets with flaps.

The length of your jacket should be to the middle of your hand, when your arm is relaxed at your side. Your shirt collar should show a half-inch above your jacket collar. Your shirt cuff should show a half-inch below your jacket cuff. Your jacket button should be exactly in the middle of your belt. A good jacket will be lined and have smooth buttonholes, and good-looking buttons.

Sometimes a less expensive jacket can look expensive if you just have the buttons changed. For example, leather buttons can make a tweed jacket snap with class. Be sure leather buttons pick up the natural color of the tweed.

If you have a black houndstooth jacket, have black leather buttons and black leather belt, shoes, and watch strap. If you are wearing a brown tweed jacket, make sure the buttons; belt, shoes, and watch strap are brown. Optional touches for tweed can include a thin leather trim on pockets, elbows, or on the underside of a collar. And you do want real leather, fake leather.

You need different jackets for different times of the year. A lightweight navy blazer, a white jacket, and a

cream-colored jacket are staples for spring and summer. Your white jacket will look good with light blue or navy pants; your cream colored jacket works with brown or tan pants.

Fall and winter call for a navy flannel blazer, a houndstooth or herringbone jacket, and a black or brown wool jacket. Your wool navy blazer looks best with gray pants.

Navy blazers look good with brass buttons that have an insignia or even better with your initials monogrammed on them.

Alternate wearing suits with wearing blazers and pants and you won't have a locked-in look or as high a cost in clothing as trying to have a whole wardrobe of business suits.

Business Suits

Business suit jackets follow the same guidelines as blazers: Two-buttoned, single-breasted, no taper. Invest in good quality, well-made suits. They may be expensive but they can last a lifetime. You should own a gray pinstripe wool-worsted suit, a dark blue silk suit, and a dark blue wool-worsted suit. For spring and

summer you may want to add a lightweight blue suit and a pale gray suit.

Long Coats

If you live in or travel to a place that has temperatures below forty degrees, you are going to need a coat. A long black overcoat or a gray herringbone wool coat that is well below your knees is best; Everyone should own a long trench coat in navy, black, gray, or tan.

Classic Color Combinations

You will see color combination trends come and go in fashion magazines. And, in your private life, you can follow them to your heart's content. But when dressing for business, stay away from fashion trends and stick with serious looking clothes. Wear brown leather accessories with gray, brown, tan, and sometimes blue; wear black leather accessories with blue, black, and gray.

Underwear

You may be invited to the gym with your Rich client and end up together in the dressing room. If, for some

reason, you may be seen half-dressed, be sure you won't be embarrassed by holey-moley underwear or a lower class style.

Long boxer shorts in plain, white cotton are classiest. Naturally, your comfort is more important; so, plain white cotton briefs are an alternate—but stay away from bikini or thong styles. Whereas a few patterns or pastels are okay; white is your best bet because they can be kept spotless by adding bleach to your wash load of whites. Colored or patterned underwear can fade.

Some may think that indulging in silk underwear is the way to go; but silk is expensive and can be hot. Cotton 'breathes' and absorbs moisture, keeping you more comfortable and it is classic.

If you want to, you can buy your underwear from Walmart, K-Mart or Target and remove the labels; and it is classy not to flaunt labels, anyway. Be sure you have at least ten shorts that have no holes, stains, or frayed edges. A man can never have too many pairs of underwear.

If you wear an undershirt, make it a tee-shirt style,

rather than the muscle shirt style. Plain white is standard.

Socks

Silk socks look nicest with business suits and formal wear. Cotton socks are okay for casual business wear. No argyle socks for business.

Your basic collection of silk socks should include two pairs of black, two pairs of dark gray, two pairs of dark brown, and two pairs of navy socks.

The skin of your leg should never show in a business suit, even when you cross your legs in any manner. Therefore, socks need to be high on your calf and to stay up. If washing causes loss of elasticity, invest in a pair of black garters to hold up your socks

Shoes

Black wing-tip shoes and brown lace-up shoes are basics. If you can afford English hand-made, lined and well-finished wing-tips, get them. If not, get a close approximation. Be sure they do not have wide soles that extend much beyond the shoe. This style is your best all-around business shoe that can also take you to

many formal occasions. You may also want a pair of black or brown loafers as an alternate business shoe, and to wear with chinos.

Be sure to keep the soles and heels of your shoes in good shape. It does not cost much and it adds life (and comfort with shoes that are well-broken-in) to your shoe wardrobe. Shoes should be repaired at least every six months (three months are best) and polished before each wear. Do it yourself the night before or splurge and have them shined.

If you shine your own shoes, use a wax polish instead of liquid because liquid can cake on your shoes and over time the build up of liquid polish damages the leather. If you have buckskin shoes (white bucks in the south) buy the recommended cleaner and shoe brush from the shoe store or a shoe repair shop.

Cedar shoe-trees to put inside your shoes keep them fresh.

Be sure to have a pair of black rubber rain shoes to pack into your briefcase to easily slip over your shoes. Put a shoe cloth in your briefcase, as well, and touch up your shoes just before a meeting. Details like this

contribute to your projection of self-confidence.

Accessories

Never wear diamond-studded anything during business. It diminishes your credibility.

Wrist Watches. If you can not afford an expensive 18 carat gold watch, buy the 'face' of an antique watch in 18 carat gold or one that is gold-plated and add a really good leather-strap watch band.

For dressy occasions, leave the leather-strapped watch at home. On these occasions an entire 14-carat (or better) gold watch is appropriate. A gold-plated watch in a classic style is fine.

Silver-toned or steel jewelry does not look as expensive as gold. Some people combine steel with 18 carat gold and that is all right; but it is not as dressy as all-gold. Styles of certain time periods can dictate which look dominates at the time.

Rings. If you are married, a plain gold wedding band without diamonds looks best. Some men wear college rings and that is okay, but it can look a bit trivial.

Cuff Links. They should be small, flat, plain or monogrammed (preferred) cuff-links in gold or silver. Wear only the two-button types that snap-together, giving you a button on each side of your cuff.

Ties. According to my contact at Hermès, the standard tie width is 3 ½ inches. Tie lengths vary according to the height of a man; but nothing looks worse than a tie that is too short or one that is too long. You will be correct if the point of your tie rests at the bottom of your belt buckle. And do not wear tie tacks or tie clips. However, a tiepin is elegant.

The four-in-hand is the tie knot of choice. Windsor knots are only to give bulk to the knot in weaker tie fabrics.

Styles in ties may change, but if you hold fast to these classic regulations in wearing ties for business, you will be better off.

Belts and Suspenders. Black leather and brown leather belts with good workmanship are enduring. Thin gold or silver toned belt buckles that come with the belt are fine; or you can have small monogrammed gold or silver belt buckles bought separately. When you

can afford it, a 14-carat gold belt buckle or sterling silver belt buckle—or a combination sterling silver with 14 carat gold inlay—is a nice Rich look.

Leather-tabbed suspenders (no clips) can be worn instead of belts and they can add character. There is something distinctive, traditional, and endearing about suspenders.

Key Ring. You want a monogrammed gold or a silver key ring that disengages the car key so you can give valet parking attendants only the key to your car and not the rest of your keys. Too, there are fine jewelers (and some car dealers) who register your key chain so that if it is found and mailed to the jeweler or dealer, it can be returned to you.

Wallet. You may innocently walk past someone without knowing the person has an RFID (Radio Frequency Identification) scanner that penetrates your clothes, your wallets and bags or briefcases and steals your credit card numbers, bank card numbers and personal identification—or identify theft. There are some leather wallets that claim to prevent this; and there are Stainless Steel Wallets or Aluminum Card Case. Be sure to confirm that what you buy is RFID

protected. You can have the leather wallet or the stainless wallet or the metal wallet or card case handsomely monogrammed with your initials in the center.

Hats. The guideline with hats is that you must really feel so comfortable in them that you forget you are wearing them. If so, you will look good in hats and wear them well. If you have an iota of self-consciousness in a hat, don't wear it. And men's hats are never worn indoors. The instant you enter a building or house, remove your hat.

Eye Wear. For business be sure your eyeglasses are round or slightly oval or rectangular (according to your face shape) in either wire or tortoise-shell frames. This look in eyeglasses can enhance your image of competence and intelligence in the minds of the Rich. A style that is too unusual can be fun for non-business; but they will distract from your credibility if you wear them for business.

Transitional sunglasses that change from clear to dark automatically when you are in the sun are economical (you do not have to buy a separate pair of sunglasses) and good for the health of your eyes.

If you do not need prescription eyeglasses, you can opt for all black frame and lenses in classic Ray-Ban style and be in good form when you are in the sun.

Briefcase. Mobile devices that allow you to access your business documents from the Cloud anywhere you can make a briefcase obsolete, certainly obsolescent. However, if you opt for a tablet mobile device, you will probably want some type of carrying case and a briefcase is fine. Many businessmen simply like having a briefcase.

If you opt for a briefcase, a simple, plain leather briefcase that is sufficient to hold whatever you need to carry is all that you need to look smart and successful. You do not need the \$2,850 ostrich leather burgundy attaché to look as if you have arrived.

Like your wallet, you can monogram your briefcase for a nice touch. Use the same monogram style directly onto the leather on the upper broad side, beneath the handle—or on a gold, brass, or silver medallion.

It is especially helpful if your briefcase can house your small laptop or electronic tablet. You will probably

carry your mobile phone on your person.

High-Tech Accessories. Computers, iPads, or electronic tablets mobile phones with the new pocket electronic organizers built in are not only nice but they are also timesaving and increasingly necessary in business.

Umbrella. Everyone needs an umbrella. A large, black umbrella with a carved, wooden handle is classic. You can also have a silver or brass handle, which you can have monogrammed. Optional: a small, fold-down umbrella for your briefcase.

Monograms. Standardize your monogram. Don't have one style monogram on your shirts and another style on your stainless steel wallet and another style on your briefcase and still another style on your buttons or buckle. Choose one style for your monogrammed initials and use that one style for everything you monogram.

Business Wardrobe Considerations

There are three other considerations you want to be aware of in business dress:

1. The part of the country you are in
2. The nature of your business
3. The business occasion

Note: The difference between chinos and khakis is an ongoing debate and seems to be subject to interpretation by the stores selling them. However, a prevailing viewpoint is that, although both are made of twill fabric, chinos are cut like dress pants and khakis are less dressy and have back pocket flaps. Increasingly, they are defined interchangeably.

1. Part Of The Country Can Influence Business Wear

Many Rich businessmen in the Southwest wear pressed dark blue jeans, a white dress shirt, reptile cowboy boots, hand-tooled leather belt with a handsome silver and turquoise—or just plain silver—belt buckle. For a business lunch, they add a tie (possibly a string tie) and a sport coat.

This is a trustworthy, genuine, good old boy look, valued for its ‘humility,’ although business suits are sometimes worn as well.

On the West Coast, businessmen may wear tee

shirts with jeans and a blazer, long-sleeved knit shirts (buttoned up, all the way) with trousers and sport coat, or open-necked shirts and khakis and no socks; and yes, some wear a business suit.

In the North, business suits are very respectable, but casual business wear can be outdoor gear, such as corduroy shirts, pants, jackets; or turtleneck sweaters, pants and jacket.

Dress shirt, tie, and khakis are as casual as you should get in business with the Southern Rich. Add a jacket if going out of the office. Otherwise, wear a suit.

On the East Coast, the rule is simple—a business suit, period.

2. The Nature Of Your Business can dictate your attire.

If you are selling sailboats or ski equipment, you can dress accordingly, but you score points for always looking clean and neat.

3. Appropriate dress for the occasion

Apart from unusual, regional styles, you will also

dress for the occasion. The following dress guidelines will keep you appropriate in your business meetings with the Rich:

- Job Interview. Definitely wear a suit for a job interview. White dress shirt with plain point collar and button cuffs, lightly starched, and ironed, with a silk tie. Shoes must shine.
- Business Lunch. Lunch with a Rich client or Rich business associates will typically be in better restaurants, a corporate dining room, or a private club, so wear a suit. If lunch is low-key at a local sandwich shop, it still won't hurt to wear a coat and tie.
- Office Setting. If you are visiting a Rich client in his or her office, wear a suit.
- Dinner. Do not wear brown suits after 6 p.m. Blue suits are always appropriate for dinner and for evening.

Personal Grooming

You can put on the most expensive clothes and still not look the part if you have poor grooming habits.

The Richest acts you can perform on your own body

is to give it:

- Daily shower with shampoo
- Antiperspirant
- Brushed teeth
- Fresh underwear
- Fresh socks
- Clean, trimmed nails

Create an easy ten-minute regimen for grooming—and soon your body won't be able to tolerate anything less. Never try to save money by re-wearing yesterday's underwear or socks just because they don't look dirty. Yesterday's clothes are not fresh and that is enough. This simple choice can make a world of difference in your self-esteem and self-projection of personal pride.

Smoothly Shaved. A classic look sells you best to the broadest number of Rich clients. Your classic look includes no sideburns, no whiskers, and no 'shadow' during business hours, even if it looks sexy in men's magazines.

A mustache must be neat and clean looking and can

make a very young man or a baby-faced man look more mature. A goatee is not preferred; but if worn, keep it neatly trimmed.

Hair. A short, side-parted hair cut without sideburns is a classic business look. If you wear your hair long, keep it shampooed, daily, have your sideburns crisp and pull your hair back into a neat ponytail. Military hairstyles look authoritative; but they can also project an unyielding nature. A dated haircut projects that you may also be ‘outdated’ in your thinking.

Fad hairstyles project an unstable personality, and a weak sense of self. Severely short, severely long, uneven lengths, or wild colors in your hair make you look immature and as if you are ‘trying too hard’ to get attention.

The Rich are not as likely to trust you with their business if you have strange hair cuts, because you do not seem to trust yourself enough to be yourself in a simple way. You seem too insecure.

Above all, do not try to hide balding areas by combing your hair forward. It draws attention to the baldness and fools no one.

If thinning hair disturbs you, look into hair-replacement techniques that you can shampoo, style, and play sports in. Too often a hairpiece looks like a hairpiece to other people. A full head of hair does look virile, so consider the permanent methods of hair replacement if it is important to you.

On the other hand, complete baldness—meaning the head is shaved, leaving no hair whatsoever—has been tested and proven to project virility as much as a full head of hair

Gray hair has been tested for public perception. It was found that people with gray hair were considered less energetic and their ideas viewed as ‘probably outdated.’ When the hair was colored, the same people were viewed as more vigorous and their same views were better received.

This is why many of our former presidents who were past their prime, opted for coloring their hair. And coloring your hair can make your own skin tone look better. If you wear a neat mustache or goatee, keep it colored as well.

Silver temples on a man in his late thirties or early

forties look distinguished. And it projects experience-credibility. Silver hair can also look elegant if you are in your forties or fifties and if your clothes are an extremely fine quality, your posture is perfect and your manners are flawless. Past the age of sixty-two, however, most silver hair begins to have the same effect as gray hair.

Hands. One of my successful clients said, “Rich men always have white knuckles and nails. A man can wear expensive suits and shoes and drive a good-looking car; but I always look at a man’s knuckles and nails.”

Any man can upgrade his looks by keeping a soft bristled nailbrush at his sink (purchase at a drug store). Use it every time you wash your hands at home. And I do hope you wash your hands after using the bathroom—every time.

It only takes two seconds. Put soap on your hands and quickly scrub nails and knuckles of both hands with the nail brush. Rinse the brush and replace it. Rinse your hands and dry them. Another plus of this habit is good health. Disease is spread more by unwashed hands than by anything else. What else can

you do in two seconds that can equal this pay-off? Nothing. So do it.

Fragrance. This is strictly optional. A clean shower-scent is fine; but if it makes you feel great to wear a men's cologne, do it. Fragrance is one area you cannot stint on price. Only the more expensive men's fragrances will do. Cheap men's cologne's smell cheap.

The saying is that clothes make the man, so dress the part and project the right image. I am not advising you to break the bank to put together a designer wardrobe; but a clean, well-groomed body with a neat look and a few key pieces is an investment that can pay huge dividends.

Chapter 16

Power Dressing—For Her

“When I look my best, I am powerful.” —Georgette Mosbacher

A sophisticated business look will be more successful with the Rich than any other style of women's business dress. A sophisticated business style is a combination of classic modesty with a touch of glamour. It looks serious but feminine, respectable and authoritative. It is not a seductive look, and it is not a neutered or emasculated look.

Dress The Part

True, women's fashions change rapidly; but there are certain basics that are classic and therefore always appropriate—and there are some dress styles listed below that will come back into style if they are not now and the suggestions below will apply to those

circulating fashions.

Business Suits

A gray flannel suit worn with a tailored-style pink silk shirt, ribbon tie, and small silver earrings is a winner for business. For business, a woman can alternate sophisticated business suits with streamlined dresses and skirts, worn with blazers.

Year-round silks or silk-blend suits are also good investments. A classic red suit, with covered buttons and worn entirely with red accessories is a power-play winner. For a business dinner, if you want to wear a suit, or a classic black suit worn with red accessories makes a strong statement.

For summer, a white linen suit with all-white accessories looks very sharp. A blue-striped striped seersucker suit with white accessories is a good second choice. Be careful with seersucker. Sometimes, it does not work well for business.

To expand your business look without expanding your expense of buying more business suits, you can transform some of your regular wardrobe dresses, skirts, and pants into a business look by using some of

the methods that follow:

Shirts

Dress Blouses. Blouses should always be tucked in. Collars can be pointed, round or scalloped. You should leave the top button open or wear a full, soft scarf tie at the neck. Blouses should be silk or 100% cotton or a practical mix that looks like cotton. You can wear a variety of colors, but make sure you have a classic white cotton blouse or a pink shirt with a large black, navy, or red foulard bow.

Oxford button-down shirt. For more casual days, you might want to wear an Oxford shirt—bright white, light blue, or pale yellow—which looks sharp with plaid ribbon-ties.

Sweaters

Turtlenecks in cotton, cashmere, or a silk blend look sharp under a blazer. A classic navy or bright white turtleneck is a smart addition to your wardrobe. It is correct not to fold down the turtle collar, just crinkle it in turtle folds.

Skirts

Hemlines for women's skirts in the business world have probably wrought more controversy than any other aspect of women's clothing. The best rule-of-thumb for the conservative business world is to be fashionable but avoid extremes.

When skirts are very short, be sure yours are not shorter than three inches above the knee for business. Mid-knee length is ultra-conservative but it is always acceptable for business.

Avoid extremes with longer skirts, too. When long hemlines are in, it can look elegant with the hem between your calf and ankle.

The cut of your skirt is a matter of both fashion and body frame.

Circle skirts are flattering to any woman's figure, emphasizing a slim figure and making a fuller figure look trimmer.

A-line skirts are either in or out of fashion and you will look dated if you wear them when they are out of style. When they are in style, they are excellent for a tailored, slender look on women with fuller hips.

Likewise, straight skirts are either in or out. When

they are in, be sure yours are not too tight for business. A straight skirt in a half size larger can make a woman with weight problems look slimmer.

Pleated skirts are designed for two figure types: women with thin legs look best with pleats from the waist; but women with fuller legs look better if the skirt is fitted three inches below the waist with pleats beginning just above the thigh. A pleated skirt in blue and green plaid looks good with a blazer in one of the colors from the plaid. Your shirt can pick up the other color in the plaid. A black pleated skirt can be worn with a black blazer, white shirt, and bright red vest.

You do not have to wear any of these skirt types if you do not like them or if they are not currently in style; but whatever your choice in the hem or cut, look for the following fabrics, colors, and combinations for your clothing. These are timeless.

Flannel skirts. Stick to solid colors—gray, brown, and black. This skirt is simple enough to wear with a blazer and a tailored blouse to create a business look; or to wear with a silk blouse and pearls for cocktails in someone's house.

Cotton skirts. Great for spring and summer, cotton shirts in solid navy, white, and classic red are indispensable. Plaid or discreetly patterned lightweight blazers and plain blazers in white or pastels add a nice look for business.

Full or Swing Skirt. A solid-color swing skirt can be fine for business if you wear a short, military-style jacket and turtleneck with it. And wear flats; leave the pumps and boots at home.

Khaki skirt. For casual business, wear with a pink tucked blouse, and a navy blazer.

Pants

Flannel pants. Black or navy and gray are your staples. For business, wear a tailored shirt, with or without a ribbon tie or scarf bow, and a dark or red jacket. A solid turtleneck with flannel pants is dressy-casual. Wear leather flats.

Chinos. If you need a casual look, Chinos are an option. Keep to straight-legs without cuffs. A tucked cotton blouse counters the outdoor look of khaki. Add a navy blazer and you have a casual-business look that

is crisp but comfortable. Wear low or flat heels.

Note: The difference between chino and khaki pants is an ongoing debate and seems to be subject to interpretation by the stores selling them.

However, a prevailing viewpoint is that, although both are made of twill fabric, chinos are cut like dress pants and khakis are less dressy and have back pocket flaps. Increasingly, they are defined interchangeably.

Corduroy pants. Casual business dress. A rich looking chocolate brown pair can be worn with a sweater-vest over a long-sleeved cotton shirt and a wool jacket or a corduroy jacket that exactly matches your pants. Woven-leather belt and loafers are the accessories of choice.

Dresses

Black dress. A solid black dress is too severe and dressy for daytime. You are advised to choose navy as your daytime dark color; however, if you want to wear black in the daytime for business, add a clip-on white collar and white cuffs or a short, neatly-tied scarf (not the flowing kind because it looks too dramatic and evening-y with a black dress).

You can also wear your black dress with a short, red blazer and red accessories or with a tapered white blazer and black and white accessories.

For formal or business evening events, wear your little black dress with pearl earrings, and a pearl necklace.

You do not want to bury yourself in black, so wear black, sparingly. Most women who wear black do so to feel safe or to hide figure flaws. Black is aging and looks best on women in their twenties and early thirties.

Cotton dress. For summer, a cotton dress is fine for business if you accessorize it well. It is okay if the hemline is knee-length, or just above or below the knee. If it has a fitted skirt it is fine for the office if it is not tight. If the dress has a rounded collar, add a large navy foulard bow and you will have a crisp business look. If your dress has sleeves above the elbow, add a cotton blazer.

Circle-skirt dress. A dress with a circle skirt looks best when the top of the dress is fitted, with long sleeves and the skirt swirls low, around the calf or

exactly mid-knee. In wool, or a good knit, this style is flattering to any figure in navy, along with lightweight navy stockings and navy flats or low heels. Wear with a colorful, patterned scarf for business.

Silk wrap-dress. You need a good figure to wear this style. The ideal silk wrap-dress is knee-length or slightly above, long-sleeved in solid cocoa brown for business with only a thin gold watch and round gold earrings. If the V-neck made by the wrap-dress reveals cleavage, wear a pink scarf (so good with brown) long enough to criss-cross into the V made by the dress. For evening, turn the look sexy by removing the scarf and add a thin gold chain in your cleavage.

Blazers

A blazer in **Classic Red** is your greatest necessity! Have one in a lightweight summer fabric (cotton, linen, linen-blend), and one in wool. Classic red adds a splash of instant confidence and class when worn over a simple dress, or with a skirt and sweater, or with pants and a blouse, or jeans and tee shirt. A red blazer is terrific when teamed with gray flannel.

Have a lightweight **Navy** blazer for warm weather,

and one in wool for cool weather. Navy is always pretty with a white dress or white trousers and red or yellow shirt; and it is classic chinos or a khaki skirt. Wear a **black** blazer as an accent piece to tie together black pumps or flats, belt, and briefcase. A black blazer with a houndstooth dress or jumper or pants looks especially neat.

For summertime a **white** blazer is essential. You can achieve a striking monochromatic effect when you wear it with a white shirt and pants. It is also very nice worn over powder blue and other pastels.

A Scottish tartan **plaid** blazer in wool is beautiful for business with a solid color skirt that picks up one of the colors in the plaid and with a turtleneck that picks up a second color in the plaid. In the fall, a madras plaid jacket over a yellow shirt with chinos or a khaki skirt is nice.

Long Coats

A loose fitting, ankle-length winter coat in black, red, or gray with a full, rounded collar and lapel is timeless. Add a cashmere or wool tartan scarf. You will also want a year-round trench coat, preferably in classic

red, but acceptable in navy, black, or tan.

Underwear

For a smooth look in straight skirts or business slacks, use adhesive pantliners inside your pantyhose and do not wear panties.

Bras must be comfortable so be sure you are properly fitted and that the cups are smooth for sweaters or tee shirts.

If your clothes are heavy enough, you can wear any color and style you like; otherwise, dark clothes should have dark underwear and light clothes should have light or neutral underwear with champagne colors preferred over white. Be sure bra straps will stay securely in place. You do not want to be distracted by worrisome bra straps while in a business meeting. Some sport bras may be more comfortable. White camisoles over your bra and under a white shirt can work well.

Socks and Stockings

Sheer, skin-toned stockings are standard. Very sheer navy or black tinted stockings are nice with dark skirts

or dresses and for winter wear. Sheer ivory tinted stockings for summer. Stay away from white stockings for business. In colder weather, you can get away with black opaque tights.

When you wear pants, you can wear trouser socks in black, navy, or ivory. Make sure they fit properly; socks sagging around your ankles look sloppy.

Shoes

Every woman I know loves shoes and probably owns more shoes than she needs. That is okay. We all have our indulgences. What you must have in your closet is a basic leather pumps and flats in classic red and black. Feel free to add other colors in your basic leather pumps and flats. If worn with the appropriate clothes, they can pull an outfit together and give you a dynamite look.

Keep in mind that strappy sandals and stiletto heels are never appropriate in a business setting. Also, many women have taken to wearing running shoes with their business suits to walk to and from work. I do not think this ever looks good and all your shoes should be comfortable enough to walk in.

Accessories

Accessories do add your individual personality to your look, but the key for business is to keep them simple, classic, and elegant.

Pins. An antique pin in real gold, worn with everything, can be your trademark. Or you can have a small, gold pin monogrammed with your initials. Wear pins on the lapel of your blazers or to attach to a scarf in place on your dress. You can also pin it to a cloth or scarf belt.

Rings. Upper class hands are adorned by meticulous care and little else. A single gold wedding band or diamond wedding set is all you need to wear if you are married.

A ring for every finger and between every knuckle is for teen-agers in an identity crisis or for women who don't know any better. You do not want your hands to look like the artificial ones used at a retail display counter for rings. An array of rings is out of place in business.

Bracelets. If you wear bracelets for business, be sure they do not clink noisily or jingle and that they are

not a distracting style or size for business.

Earrings. Earrings in yellow or white gold and designed in flat or round balls or knots are best for business.

Watches. Add a lizard watchband to an antique watch with a classic style face and you have a good-looking watch for business or casual-wear. A ribbon or cloth watchband is also acceptable. For dressy business occasions, a thin, gold-banded watch is lovely.

Eye Wear. Eyeglasses that are round or slightly oval or rectangular (according to your face shape) in either wire or tortoise-shell frames can enhance your image of competence and intelligence in the minds of the Rich. Plus, it adds refinement.

Sunglasses can be the transitional lenses that change from clear to dark automatically when you are in the sun. If you do not wear prescription eyeglasses, you can wear sunglasses with classic all-black frames and lenses.

For extra elegance, have a monogrammed fabric, needlepoint, or leather case for your eyeglasses.

Wallet. You may innocently walk past someone

without knowing the person has an RFID (Radio Frequency Identification) scanner that penetrates your clothes, your wallets and bags or briefcases and steals your credit card numbers, bank card numbers and personal identification—or identity theft. You can buy Leather Wallets, Stainless Steel Wallet or Aluminum Card Cases that prevent identity theft—however you **MUST** see the words on it that declare it is RFID protected. You can have the wallet or card case handsomely monogrammed with your initials in the center. Be sure it is a trim metal wallet or case that fits in your jeans pocket as well as in your handbags. If you opt for black leather, you can have it monogrammed.

Belts. Leather belts in classic bright colors as well as black are good year-round. Brown is optional. Money belts in good leather with a zipper inner lining are practical because you can tuck money into it in the event your wallet is lost or stolen and offers back-up security funds. A money belt can be a good alternate to carrying a purse. Touch-up cosmetics can be tucked inside your briefcase. Carrying a briefcase and purse can be cumbersome, so consider wearing a good-

looking leather money belt.

Briefcase. Mobile devices that allow you to access your business documents from the Cloud can make briefcases obsolete, certainly obsolescent. If you use a tablet mobile device, it may fit in a handbag that matches your business suit; or you may want to tuck it inside a briefcase.

If you want to carry a briefcase, keep in mind that the more slender the briefcase, the more elegant it looks. You will not look dragged down, as if you are lugging a weighty case. Be sure your briefcase has an optional shoulder strap.

If you carry a laptop computer, use only a traditional black leather briefcase, not a computer case, for security. A thief recognizes computer cases in an instant and may think you are an easy target as a woman. If you carry your laptop in a traditional briefcase, thieves may think you only have papers inside.

High-Tech Accessories. Computers, iPads, or electronic tablets mobile phones in the new with built-in electronic organizers are not only nice, they are also

timesaving and increasingly necessary in business.

Umbrella and Overshoes. A small, fold-down umbrella and fold up rubber overshoes that fit snugly in your briefcase can be indispensable when a sudden downpour surprises you.

Handbags. For business, you are better off not carrying a purse. Just tuck a slim powder-base compact, lip pencil and mascara and other essentials (the day's vitamins) into a flat zip case; and tuck it inside your briefcase, along with your wallet and a few neatly-folded tissues.

If you want to carry a handbag, make it as small, trim, and flat as you can for business. Shoulder-strap options help when you maneuver both purse and briefcase to meetings.

If you intend to carry the same purse every day, have it match the color and leather of your briefcase. Otherwise, your purse should match your shoes and belt, exactly.

Monograms. Standardize your monogrammed initials. Do not have one style of monogram on your shirt, another monogram style on your wallet and

another style of monogram on your briefcase. Choose one monogram style and one style only and use it for everything you have monogrammed.

If you monogram your briefcase, have it put directly onto the leather on the upper broadside beneath the handle—or on a gold brass or silver medallion.

Accessory Colors Red—or any other color—can be a ‘neutral’ as much as black or tan when it comes to accessories. And red goes beautifully with everything. For example, red accessories look outstanding with a yellow outfit...or with a white outfit...with a black outfit...with a blue outfit...with green...with pink...and with purple.

Likewise, green accessories as your neutral are fabulous with a blue outfit...with a red outfit...with a yellow outfit...with a white outfit. Try to have at least three colors for your accessories. Once you have your shoes in red, green and black, buy three leather belts in classic red, green, and black, too. If you can afford it, buy silk or cashmere-lined leather gloves that match your belt, shoes, and handbag—and perhaps scarves to match each color.

Don't play it safe and only wear black or brown accessories. It is boring, unimaginative, and definitely not Rich.

Business Wardrobe Considerations

Business styles in this book are appropriate for women in any part of the country and are more homogenous than men, whose styles vary in business dress according to region. Above all else, dress appropriately for the occasion in your business meetings with the Rich. The most effective impact a woman can make in business is to look smart, efficient, feminine...and pretty.

Job Interview. Always wear a serious gray or navy suit; but adding a white lace collar and lace handkerchief from your suit jacket pocket will keep you from looking too severe.

Business Lunch. A solid color dress with a blazer is fine, as is a suit.

Office Setting. If you are visiting a Rich Client in his or her office, wear a suit, much like you would for a job interview.

Dinner: A solid color knit or silk dress with pearls has a more influential business look than a daytime business suit. No cottons. A jacket is unnecessary.

Personal Grooming

It is imperative that you have impeccable grooming habits. If you don't, all the designer clothes in the world will not help you look Rich.

Create an easy, simple habit:

For example, when you arrive home, at the end of a busy workday, remove your stockings and drop them into your bathroom sink. Draw up cold water with a touch of bubble bath. Leave it to soak. This only takes a few seconds. Later, when you are in the bathroom, again, drain the water, rinse your stockings and fold them into a towel. Hang them up to fully dry.

Begin every day with:

- Daily shower and shampoo
- Antiperspirant
- Brushing your teeth
- Fresh underwear

- Fresh stockings.
- Nail care

Never try to save money by re-wearing yesterday's panties or bra because they don't look dirty to you. Yesterday's clothes are not fresh and that is enough!

Fragrance. Clean, subtle, spicy fragrances are best for business.

Permanent Cosmetics. Natural looking permanent cosmetics for your eyebrows if they are weak or for your lips can save time and keep you looking good. Do not get glamour permanent cosmetics. Avoid permanent eyeliner; but if you do have permanent eyeliner, have it only as a very thin line close to your lashes.

Also, it is best not to have a 'full face' of permanent cosmetics because as you grow older, your face changes and the placement of the permanent cosmetics will be out-of-kilter and not look good. It is best to limit permanent cosmetics to filling in thin eyebrows and lining your lips.

Be very careful if you elect to have permanent cosmetics. let only a board certified cosmetic surgeons

refer you to one. Even then, get references, and be sure the person has been in business for years. Meet their clients. Get references. Find out where they were trained and if there is certification. There are too many unqualified people selling services in permanent cosmetics. Beware, beware, beware.

Hair Removal. If you can afford a permanent depilatory (electrolysis), you may find it one of your best investments. Otherwise, always keep your legs and underarms smoothly shaved. Stubble looks awful showing through sheer stockings and certainly without stockings. Unsightly facial hair should be plucked, bleached, waxed or removed with electrolysis.

New methods of hair removal, including laser, are becoming popular and may be a good investment. Be sure you work only with a certified company that has been in business over ten years and is registered with the Better Business Bureau—and be sure to check with the Better Business Bureau. I also suggest you talk to an AMA Board Certified dermatologist who has the ability to permanently remove unwanted hair. There are a lot of ‘shady’ businesses that look and sound legitimate. Be careful.

Hair Style. An all-one-length or softly layered or tapered hair cut that is no shorter than your chin and no longer than your collar-bone, is a classic look that takes you from business to the opera in perfect style. Learn three ways to wear your simple, wash-and-go haircut. Have a style for business, a style for fun, and a way to dress it up.

Simple, well-cut hair takes you from business meetings to cocktail parties with just a change of hair ornaments, if you like. Thin tortoise headbands keep hair out of your eyes while you are working, as do neat foulard bows or tortoise clasps that hold your mid-length hair back at the nape of your neck.

You can also wear your hair swept back and up, as long as you do not wear it in the messy, sexy up-styles that are not meant for the office.

The Rich are not as likely to trust you with their business if you have strange hair cuts or flashy colored hair, because you do not seem to trust yourself enough to be yourself in a simple way. You seem too insecure.

Dated hairstyles project that you may also be 'outdated' in your thinking.

Silver hair looks beautiful on women under 55 as long as the style is not old-looking or too short. If a woman has excessive facial wrinkling, gray hair makes her look much older and coloring is recommended. Dull gray hair may cause people to think your ideas may be old and boring. In that case, coloring your hair can make you seem more vigorous.

Short hair requires a firm chin to look good. Hair that is collarbone length helps offset a double-chin.

Hands. Well cared for hands are a mark of refinement. Nails should be short, manicured, and natural or painted a classic red or pale pink for business. Off-beat colors of purple or nail designs can be distracting in business and make you look less credible. Save those for fun times away from business. Make sure your cuticles are clean and not ragged. Chipped nail polish is a definite no-no.

Chapter 17

Rich Business Practices

“Richness is at least as much a matter of character, of philosophy, outlook and attitude, as it is of money.”—J. Paul Getty

When my Berkley Books (Penguin-Putnam) editor treated me to dinner at the Peninsula in New York to discuss my writing this book, I shared with her that when I was a stockbroker, I often asked Rich clients and Rich friends what the one most significant trait was in a person they did business with

As I told her, I soon learned that none of my Rich clients or friends could limit their choice to just one trait. Rich clients look for a ‘package’ of qualities in a businessperson.

Over time, however, I kept hearing certain traits crop up, again and again.

I compiled the traits they gave me into a list of the twelve most important traits the Rich seek in a person for business. Once compiled, I asked my Rich clients and friends to put the traits in order of importance to them. The order below is the outcome of their choices. When I shared this with my editor, she agreed it was important information for this book.

The number one trait may surprise you. It did me.

Package of 12 Traits The Rich Seek In A Person For Business

1. Love Your Work

It seems that most of the Rich want to work with people who love what they do. Passion for your work virtually guarantees superior quality.

2. No Ambivalence

Many of the Rich said they want to work with a person who has no ambivalence about success—they want to work with someone who passionately wants to succeed. This is especially important if someone approaches them for a partnership or an investment.

3. Honesty

This is the trait I expected to be first, and clearly, it is important to all of them. No one wants to work with someone who is dishonest. If you find a wallet, you return it. When you pay for an item if the cashier gives you more change than you are supposed to receive, you give her back the excess. The Rich said it is the little things like this that impress them.

4. Independent Thinker

You do not have to butt heads with the Rich who can make or break you; but you will be better off in the long run, if you express your true belief, if asked. You are not a disagreeable troublemaker, but you are not a 'yes' person.

5. Not Petty

This was another trait the Rich mentioned that I had not expected. Keep business records, they said, but not personal score. Score-keeping of who did what to whom and when drains the sap out of rapport.

The Rich will not respect you if you are a pushover or a patsy; so, you should, of course, stick up for yourself when needed. After all, the Rich can be darn petty, themselves! But people who are not filled with

petty complaints usually have a benevolent spirit and a generous heart, both of which command client loyalty.

Note: You may occasionally come across a Rich client who is petty and keeps score; and I suggest you pass that person by. It costs too much of your energy and time to deal with them.

6. Consistent Action

Anyone can hop eagerly into a new project when the excitement is high; but it is the individual who continues to maintain a high productive profile when the newness has worn off who keeps the respect of a Rich client.

7. Accept Responsibility—But Be Careful Here!

Be careful with this one. You must be willing to accept responsibility for your actions to yourself. But, if there is possible legal liability, do not jump in and volunteer that you are responsible or offer to pay anything, thinking you are being noble. You might end up eating those words in a lawsuit! Instead, if your Rich client confronts you about something that might have legal implications, tell the client you will look into the matter. Then, contact your attorney and work out a

solution to the problem.

8. Originality

You must bring something new to the table or there is no reason for your Rich client to be interested. If all you have to tell the person is what everyone else is saying, you are probably too late. If you can point out unique views or solutions, you will show yourself as valuable.

9. Client Oriented

The Rich do not want you to kowtow to them; but they want to know that you have their best interests at heart when you do business together.

10. Keep Your Word

If you say you will be somewhere at a certain time, be there, on time. If you commit to something, do it. Of course, you want to use written contracts in business, because it is a good business practice; but your word should also be your contract.

11. Has More Money Coming In Than Going Out

The Ginie Sayles definition of Financial Success is

that you have more money coming in than you have going out. Even if you make a paltry amount of money right now, as long as you control the flow of it so that you keep more of it than you have going out, you are financially successful and that is a fact.

It makes sense that you never get Rich if you have more money going out than you do coming in. Naturally, then, if your Rich clients sense you cannot take care of your own money, they do not want you to touch theirs. One Rich client I interviewed was dogmatic about this one.

12. Professionalism

The Rich I talked to emphasized that your level of professionalism is important. They defined it as:

- Promptness
- Appropriately dressed
- Respectful of their time with succinct presentations
- Providing neat, easy-to-follow charts or support materials.
- Don't give undue bravado, but matter-of-factly point up skills or talents that separate you or your company

from the run-of-the mill in accomplishing common goals.

- Thoroughness and pausing to answer questions.
- Leaving on time; if you say it will take you 15 minutes, do not stay 45 minutes—P.S. Top sales people are the ones who end the meeting with a client.

Business Meetings With The Rich

You have finally gotten that appointment with that Rich business prospect. You have impressed the client with your initial pitch and your character. Your suit is pressed and you are excited about the big day.

But are you really ready? Can you handle yourself in a business meeting—from the lowliest hello (actually nothing is lowly) to reading between the lines of ambitious players?

You must be prepared—and to be prepared, you need to practice, even if you only take ten minutes and walk through your presentation, you will be far better off than if you don't.

Try these time-tested tips:

- Simulate the scene of the meeting. To internalize

information means to ‘act out’ scenes in your mind or in front of your mirror or your video camera.

- **Shake Imaginary Hands And Speak.** Literally get up off your sofa and walk about in your living room, speaking your part in a pretended situation. It only takes a minute or so and yet it can mean the difference between being in command of an actual situation or feeling ill at ease.
- **Anticipate Questions.** Write down anything someone might ask you in a meeting. Record yourself making the presentation and listen to it. If you saw someone else make this presentation, what else would you want to know?
- **Practice your eye contact.** Set objects (pillows, vase, plant, cat or dog) in a semi-circle around your living room with a mirror in the center. While you practice your presentation, let your eyes move from left to right to left again, pausing only half a second on each object, while you speak.
- **Business meetings work better when you work out the bugs ahead of time, and add your own personal touch.** You can also benefit from role-playing with a

spouse or a friend who can think of real questions you may be asked.

The Purpose Of The Meeting

Purpose. The key is to know that a stated purpose of a meeting may not be the real purpose. Likewise, what one person in the meeting says he or she wants may not be what that person really wants. Business meetings (especially corporate business meetings) can be fraught with sophisticated manipulations and hidden agendas.

Everybody has a purpose in the meeting, including you. Determine the primary purpose of everyone who will attend the meeting. Let their stated purpose be a filter in your mind for whatever they say, or however they react to what you or others suggest.

Then, determine your primary purpose. Let your body language and territorial positioning follow suit according to your purpose.

Are you there to gather information? Or are you there to lead the meeting? Are you there to persuade or to influence the outcome of the meeting?

If Your Purpose Is: To Gather Information

If your primary purpose is to gather information, follow these guidelines.

Position Yourself Non-threateningly. In every meeting, there will be dominant territories, which are usually the front, center of a room, or the executive desk in the office where the meeting is being held or the head of a conference table.

If you stand in dominant territories at the meeting when your purpose is to gather information, then you may intimidate or cause skepticism and therefore not learn everything you need to learn. Sit to the side, along the front of the meeting area. Do not sit in the back, if you can help it.

Dress Very Conservatively In Gray. Men should wear a solid gray or gray striped tie. Gray is non-threatening and a color of credibility so that it allows you to more easily gather information you want.

Have Low-Key Friendliness Before The Meeting It is important so that you do not appear

fearful or mysterious as if you have a hidden agenda.

Pay Attention. While you gather technical information, analyze the underlying psychology of those present. Determine four key things:

- Who is really in charge of this meeting? It may not be the person hosting it. It will be the person who seems to innately ‘lead’ the direction the meeting takes.
- Who is the ultimate decision-maker about the issues being discussed at this meeting?
- Look behind what people are saying. What could be hidden agendas or personal ambitions not spoken? How could each person benefit from the position he or she is promoting, minimizing, or criticizing?

When the person who is hosting the meeting is not around, what does everyone say about the issues under discussion? You don’t care, really, what is being said about the person, per se; you care what is being said about the issues when that person is not around.

Talk to Learn, Not To Express Yourself. Talk should not consist of your opinions, or you may never find out what you came for. When the meeting is under way, listen. Ask questions to clarify your

understanding.

Be Passive But Fully Present. Have a ‘wheels-turning’ thinking manner. Don’t bury your head to take notes. Create your own style of shorthand so that you can make quick notes without breaking your attention from the speaker very long.

Don’t Take A Position Yet. Do not nod approval or frown about anything being discussed, and be one of the last to laugh at a joke. If you indicate your position, you may not learn other information.

If Your Purpose Is: To Control A Meeting

If your purpose is to control the outcome of a meeting, let your body language and territorial dominance set the pace.

Establish Appropriate Authority. Control the meeting, first, by scheduling it in your domain—at your office or conference room, if possible.

Control The Environment. If you must present the meeting in a Rich client’s else’s office, establish your authority by changing the furniture, even slightly.

You can do something as simple as to move your chair, or to ask those present to change theirs. Changing the environment in some way, demonstrates you feel the authority to take charge of the setting.

Dress Authoritatively. Dress in a dark suit with a solid red tie or red-striped tie. For a woman, a solid red suit, red shoes and belt will be perfect, or a black suit with bright red buttons, matching red silk scarf in the breast pocket, red shoes and nails.

Use Leadership Body Language. The most important part of your body language is to keep an upright posture throughout your presentation. Don't slump and don't lean on anything.

Never come across as pompous. Appropriate authority is not heavy-handed or imperious. Have a light friendliness with a frank directness.

Begin On Time. I have always liked the view that if you wait for latecomers, you punish those who thought enough of you to be on time.

Effective Presentation

- Begin by stating the purpose of the meeting,
- Then define the issue to be discussed,

- Give the ramifications, the upside and the downside of what is being considered at this time.
- Address your proposal from the viewpoint of the Rich clients attending.
- Have your presentation timed to stop so no one is late.

Impress by being Prepared. Have everything with you. Make a checklist of every chart, every handout, every news clipping, and every report that supports your information. Have a knockout PowerPoint presentation. Have all the simplest supplies at hand: pencils, pens, erasers, paper. Don't impose on others at the meeting for anything.

Include everyone in your eye contact. If you are speaking to a large group, have a traveling eye contact from left to center then to right. Your eyes then travel back again from right to center to left, Repeat the process throughout your presentation so that everyone feels included.

If it is a small group, be sure to look at everyone there; but your eyes should not linger more than half a second on each person as you talk. Move your eyes smoothly. Jerking your eyes from person to person

looks fearful.

Keep Control. Exclude disapproving people from your eye contact. Do not let anyone throw you by the way they glare or frown, or that person will be controlling you. Many speakers keep courting the approval of that one individual, by continually looking at them more than at anyone else.

Instead, refuse to be controlled, by removing your eye contact from that person, period. When your eyes go their way, either look at the middle of the person's forehead instead of into their eyes, or completely skip the person as if he or she does not exist. You will reclaim your authority.

Also, if people interrupt with questions, politely say that you will answer questions at the end of your presentation and then go directly back into your material.

If Your Purpose Is: To Persuade

You can accomplish your purpose of persuading people to your views, if you effectively accomplish all six of the following:

Get Your Ducks All In A Row. A few days before

a highly important meeting, try to figure out the goals of each individual involved. How would each person benefit from supporting you? That way, when the important meeting comes around, all that is required is that you point out the benefits that will apply to each person present to gain a group consensus with your view.

Persuasive Dress. If you wish to persuade, a man will wear a blue suit, blue shirt and rose and blue striped tie to the important meeting. For a woman, a rose colored suit with blue accessories will be fine.

Soften The Environment. Meet in a less formal sitting area in your office, preferably with a sofa and a couple of chairs around a coffee table.

Control With Charm. Smile as you greet and welcome everyone and indicate where they should sit. After people are seated, pull up a larger chair, facing them. Their eye contact is automatically on you.

Make It Win-Win For As Many People As Possible. Begin the meeting within a few minutes of everyone's arrival. State the purpose of the meeting, define the issue to be discussed in terms of those

present, and how everyone present can benefit from your proposal. A touch (but only a touch) of flattery as to the contribution each person has made to this effort is fine.

Where To Hold Business Meetings

Most business meetings with your Rich client will be held in the Rich client's office. However, if your client expresses a preference for going to you and you are from out of town; or if you have no office, set the meeting in a respected restaurant. A brief meeting in the lobby seating area of a nice, 0centrally located hotel is fine, too.

A hotel restaurant is also a good choice, if you want to help neutralize the power base of a very important meeting. You can make it slightly more formal by meeting for dinner or afternoon tea, whereas, lunch or cocktails are less formal meetings.

If You Host A Business Tea, Lunch, Or Dinner. Choose an elegant, well-known restaurant or hotel. If the personnel know you, they will be more attentive to advance requests you make.

Make advance arrangements for seating, and for

settling the bill and tip ahead of time so that no one else can insist on paying. Too, this prevents interruptions with the bill.

Be sure your lunch, tea, or dinner meetings do not run too long. Typically an hour should cover most such meetings. Occasionally, a lunch meeting may run an hour and a half. More formal afternoon tea and dinner meetings can last up to two hours.

Restaurant tips are twenty percent of the bill, without taxes and wine, unless there is no wine steward. If there is a wine steward, tip eight percent of the price of the wine to the steward. Tip the headwaiter ten dollars for setting up the special advance arrangements with you. Additional tips can include the coat-check clerk, the doorman for getting you a taxi or calling for your car; and the valet for bringing your car around.

To succeed in business with the Rich, you need to look and act the part; however, the most important things you can do are being honest, being yourself, and being confident. The Rich can go a long way in helping you meet your business goals and becoming Rich, yourself.

Part 3 Socializing With The Rich

Chapter 18

The 3 Stages Of Society Life

“Each friend represents a world in us, a world possibly not born until they arrive, and it is only by this meeting that a new world is born.”—Anais Nin

Many people who have the talent to rise, socially, never try to enter society because they are intimidated by the very word ‘society.’ That is because they think of society as an untouchable elite.

Society is much simpler than that. First of all, society is just a group of people who become friends as they do things together.

True, so-called high society is a group of Rich people who may know one another only superficially as they gather to support non-profit causes with lavish parties; but within the superficial glitter, there are pockets of true friendships that formed over time.

And society cannot exist without a steady trickle of newcomers to keep it alive—which is where you come in.

So, first and foremost, do not be intimidated by the word, society. It is a place where you find friends.

While many people are intimidated by society, there are those people who want to enter and who try to enter society; but they lose heart and drop out because, after a few months or a year, they have not yet ‘arrived.’

What these individuals do not realize is that society is much like a corporation. You rise through the ranks and evolve into a respected and influential social standing. And all that takes time.

How much time? Well, it takes a few years for you to prove yourself worthy, and you become worthy as you evolve through three social stages. Those three social stages are:

Stage I—Entering Society

Your point-of-entry into society will be a prestigious non-profit organization. There, you learn the all-

important Social Strata of the organization's leadership. You also work your buns off as a volunteer, doing all the dirty work no one else wants to do, so the Social Rich get used to you and learn you are sincere.

Because some prestigious social organizations are inundated with volunteers, you may be put on a waiting list that would take many years to produce an opening. In that case, do not put your own life on hold for anybody or for any organization.

A very effective short cut is to find smaller, non-profit organizations that are offshoots of that larger one. For example, a grand opera had a subsidiary opera theater that was an opera education tool that took opera to schools, churches, and cabarets.

Often, you get into an offshoot; quickly and still make a reputation for yourself among the old guard who run the parent organization by getting to know them during shared events.

Another way around the long waiting period is to find out the names of the Rich who are involved in the large, parent organization and identify their separate "pet projects."

For example, a Rich woman who was influential in the opera company of a major city also loved modern dance. So she set up a small, non-profit modern dance company. One of my clients who wanted to meet her and socialize with her, by-passed the long waiting list of the large opera company and volunteered for this woman's small non-profit dance company. There was no waiting list for this smaller but nonetheless prestigious nonprofit company. My client did excellent volunteer work and not only met the Rich woman, but came to know her through the dance company's small social galas. This busy socialite became so endeared to my client; she eventually scheduled tea together with her twice a month.

Stage I lasts an average of one to three years (up to five years in New York City).

Stage II—Social Acceptance.

You will know you have entered this stage because you will be invited to some or all of the eight social functions listed in Chapter 23. You will become enough at ease with your Rich friends that you will reciprocate by hosting some of the eight social functions, too.

Stage II is an exciting period in your life. Most people are happy to stay in this stage, indefinitely. You really don't need to go higher. But if you want greater social responsibilities, you may be in Stage II an average of five to eight years, before you move on to Stage III.

Stage III—Social Leadership.

You have arrived! Your social evolution is complete as you accept very responsible leadership positions that are high profile in the community. You may or may not find yourself accepted or in close friendship with the Rich, but they recognize your value—and you can socialize with them on some important levels. This in itself provides you ample opportunity to reach your ultimate social goals.

Stage III lasts for the rest of your life, if you handle the first leadership role you accept, successfully. As you age, you will eventually step aside for new comers, but you will always be influential.

This part of the book—Socializing With The Rich—is designed to help you through the three stages of society, pointing out major signposts along the way to

keep you on course.

Three Obstacles To Rising In Society

When people seem unable to evolve through the three stages of society, I have found it is usually due to one of three serious obstacles:

- Unwillingness to add missing Layers Of Class
- They only rise as high as their ‘Comfort Level’
- The hindrance of ‘Old Friends’

1. Missing Layers Of Class (you can fix this!)

Very few people have all the layers of Class (see Chapter 2). Every Rich person you meet will likely have some of them missing, whether or not you (or they) know it. But you should try to have at least 10 of the 14 Layers of Class for the quality of your own life—and to propel you more successfully through the three stages of society.

2. You Only Rise As High As Your Comfort Level

Because you will only rise as high as your comfort

level in society, the trick is to become increasingly comfortable with the trappings of wealth. You do this by consciously exposing yourself to as much of a Rich lifestyle as you can afford, without overspending.

You accustom yourself to fine art through museums, through attending auctions, whether or not you buy, through volunteer efforts and their social events.

Increase your comfort-level to Richness by owning 'pieces of wealth.' You may not be able to afford a house full of fine antiques; but you can probably afford to purchase one fine antique or one really good work of art. Pieces of wealth keep your desire alive and your progress on mark.

And in doing so, you accustom yourself to it, thereby losing intimidation and increasing your comfort level. Once in awhile, treat yourself to spa treatments, and have lunch in the finest restaurants.

And if you cultivate as many of the fourteen layers of Class that you possibly can, you will find your comfort-level automatically rising, so that you mix comfortably with any category of Rich, from Pedigrees to Celebrities.

3. The Hindrance Of Old 'Friends'

If your old friends are true friends, they will be happy for you as you work your way up the social ladder. They will never talk about embarrassing past moments or how you looked before you had your teeth capped. Good friends do not criticize your goals or try to limit your achievements.

Those are the true friends—and the friends you should keep for life.

But not everyone you grew up with and called your friends deserves you.

Some people who have known you all your life may not 'let you' improve, especially if you began in circumstances lower than theirs and now you have far exceeded them.

Unfortunately, their negative side comes out and they remind you of an embarrassing gaffe you made years ago. They take opportunities to tell people 'they knew you when' and then relate a tale that presents you in the limited way they knew you.

When they do this, they try to strip you of your

power—letting you know that you are not ‘really’ the wonderful high achiever that you think you are, that you are still the lowly, inferior little being they had pity on.

If you stay involved with them, thinking that you love them and they love you—you are actually just trying to earn their approval—which you will never get. You are allowing them to have petty victories over you that chip away your hard-earned self-esteem. These people do not deserve your friendship.

Get A Life—A New One!

The easiest way to move into new and higher social circles, is to move to another city, region, state, or move to a new country, altogether. People accept newcomers better than those they have known all their lives.

In a new location, no one has a preconceived idea of you that limits their opinion of how high they are willing to ‘let you’ rise.

Where should you go?

You cannot have what you want in life if you don’t go where it is. To quote a Rich sportsman, “If you are

fishing for Marlin, you have to go to the ocean, not to a mountain stream.”

Find a “progressive” city that has not yet reached its prime or peaked out. It will be a city of energy, whose electricity you can feel—in fact it throbs through your soul with excitement.

For me, it was Dallas. I had lived in many major cities, but when I moved to Dallas, I knew instantly I belonged there. The air felt perfect on my skin in every season. The slant of the sun put a perfect cast on every building and tree.

When you are in the right place for you, you will know it. And everything will fall into place—the right opportunities, the right job, the right place to live, the right friends, the right lovers.

This does not mean you won’t have problems. Of course you will; but underneath it all, you know you are exactly where you are supposed to be.

My husband, Reed, and I met and married in Dallas. And although we have not lived there for years, Big D was the right city at the right time for my career, my love life, and my friendships. I refer to Dallas as my

Soul City.

Is there a city beckoning you? Visit first, to see how it feels. It won't take long for you to know if it is where you belong.

Chapter 19

Stage I—Entering Society

“The human heart yearns for the beautiful in all ranks of life.”—Harriet Beecher Stow

As you enter society, you will find five social strata of the Rich. Whereas only two or three of the five may show up in exclusive private clubs; all five strata will be evident in art or charitable societies. And make no mistake about it, these five social strata need each other in order to survive.

1. Rich Social Founders

Pedigrees and Flamboyants fill this stratum for the most part. These are the Rich who believe their city should have a ballet company, or a yacht club, or an historical society or an art museum and have considerable influence to bring it about.

Pedigrees and Flamboyants have the clout to persuade corporations and friends to contribute and to join the new organization. They, themselves, give handsomely of their own money and time.

Because of the prestige of the Founders, the organization has prestige. Annual fund-raising is turned into lavish social events. Photographs of those attending splash across the society pages and it become the event of the year.

If the organization is over twenty years old, most of its Founders are over the age of fifty-five. Over time, as the Founders age and newcomers learn the social ropes, the torch passes, automatically, from the Founders to a slightly younger generation of emerging leaders. But, even as new people fill the positions on the board, the Founders retain a quiet power in the background.

Personalities Of Rich Social Founders

The personalities of Old Money Founders are easily identifiable when you have been around them, awhile. Whether Pedigree or Flamboyant, the two personalities of social founders are:

Authoritative. You will know them by their forthright manner. Usually, they talk a little on the loud side, but not in the shrill pitch associated with lower classes. They have an open friendliness with a no-nonsense cast to it.

Polite Reserve. This will be a man or woman who speaks so softly, it requires you to focus your full attention on the person's face, in order to understand what is being said. The softness of speech is refinement, not shyness, and clear, open-faced eye contact underscores that fact. These people have a distant friendliness.

Body Language Of Rich Social Founders

Old Money, whether Pedigree or Flamboyant, shows up in a body language that is contained. Founders are still, but not stiff. Arm movements are usually close to their bodies. Gestures are typically from the elbow, rather than from the shoulder.

Their facial expressions are also more contained. They smile, but not broadly. They may lift an eyebrow

and nod. There are few exaggerated facial expressions. Flamboyant Founders are slightly more animated and outgoing.

Socially, both the Pedigree and the Flamboyant Founder wears formal clothes as comfortably as sportswear. Whether their personalities are authoritative or reserved, the Pedigree Founder has a manner of casual elegance.

2. Rich Social Climbers

Do not under-rate this stratum, for Rich Social Climbers are the financial life's blood—and social life's blood—of the performing arts, the historical society, or an art museum.

Mostly made up of new money—especially the Status New Rich who are between the ages of thirty-five and fifty—Social Climbers 'donate' (buy) their way into an organization and into society.

Rich Social Climbers enjoy the new prestige they 'bought-and-paid-for' with hefty donations or exorbitant membership fees. It is not that they care about the organization or the art or sport, all that much;

but they love the limelight of being photographed at opening night galas or tournaments.

They compete with each other in lavish designer clothes, impressive jewelry, showy cars, and one-upsmanship in their private parties, at home. All of this makes them the darlings of the media.

Most of all, Rich Social Climbers love mixing with the city's power brokers and old money. It means they have arrived.

Personalities Of Rich Social Climbers

Rich Social Climbers express their personalities in one of two ways:

Sparkly. Like the expensive jewels they wear, Rich Social Climbers titter with excitement on opening nights of any social gathering. They ooh and aah over each other and are truly caught up in the thrill of their new social world.

Observant. Thoughtful of others, this Rich Social Climber observes others and carefully takes in the full scene before responding. Sincerely friendly, these Rich Social Climbers are well liked by most people in the organization.

Body Language Of Rich Social Climbers

One of the two following body language styles is typical of Status New Rich Social Climbers:

Expressive. By and large, most of the body language of the Status New Rich Social Climber will be larger and less contained. They gesture in large circles, away from the body. They may even gesture from the shoulder. Their faces are very expressive. They smile, broadly, and laugh heartily.

This Status new Rich Social Climber is usually quite charismatic. There is an unself-conscious animation that sparks interest from others.

Old Money Imitation. A Status New Rich Social Climber who has studied the Rich and been around them a great deal, may adopt some of the mannerisms of Old Money, just as movie actor Cary Grant did, rather remarkably.

3. Snob-Appeal Set

Most of the Snob-Appeal Set have marginal wealth, but even Status New Rich go through this phase of social development. These are valuable people in their own right. They are motivated toward self-improvement and will, in time, grow into a meaningful relationship with society.

During their development, they may not really understand cultural or upper-class sports—they participate solely because the Rich do. Throughout this period of their development, designer labels are an important crutch to overcome their insecurity. Given enough time and persistence, this stratum will develop a genuine understanding of the arts or a competent skill in a sport.

Personalities Of The Snob-Appeal Set

The snob-appeal set has one of three personality styles:

Eager. Hungry to be counted among the social elite, this Snob-Appeal personality openly courts conversations with the Social Who's Who in attendance. They may make the mistake of fawning over them, but, at least they have the courage to try.

Intimidated. Watching social leaders mix and mingle easily with each other, this Snob-Appeal personality feels safer on the sidelines, and feels important just attending the same event and being where the social elite are.

Belligerent. This behavior is especially evidenced by the Status-Seeking New Rich as they pass through the Snob-Appeal phase of their social development.

Body Language Of The Snob-Appeal Set

Body language of the Snob-Appeal set is often touching. It is either shy or awkward with poor posture and self-conscious gestures or totally affected as they try to do what they hope is right.

Both behaviors are a natural part of learning and will fade the Snob-Appeal Set acquires understanding, skills and confidence.

Unfortunately, when they first become genuine appreciators they may become snobs of the worst sort—and look down (or ridicule) anyone who does not yet have their new level of understanding.

There was a young physician who arrived late with his wife and another couple to an opera performance. Once the curtain has been raised for an opera, no one is allowed to enter the performance hall until intermission because light pouring into the darkened seating area from an open door is distracting to the performers and to the audience.

When ushers would not allow the physician's group into the performance until intermission, he became bellicose.

“Do you know who I am?” he shouted, “I am Dr. John Doe (emphasizing Dr.). Who are you? You are a nobody who seats people, that's all! I'll bet you don't even understand opera. I paid a fortune for each seat for the four of us—and you can't keep me out!”

Likely as not, the doctor had only a smattering of knowledge about opera, himself, or he would known enough not to be late. Clearly, this Snob-Appeal man was not a season ticket holder. He had bought expensive seats to one performance for his wife and the other couple just to impress them.

4. Celebrities

Celebrities are the trophies of fund-raising for organizations. Celebrities are also the trophies for the Status New Rich and the Flamboyants to pose with for media cameras. And, frequently, the Celebrity Rich become friends of Flamboyants and the Status New Rich.

Historically, however, Pedigrees have not become personal friends with the Celebrity Rich. This is because Celebrity Rich are entertainers and Pedigrees hire entertainers, but do not socialize with them.

Another reason Pedigrees have not forged personal friendships with Celebrities is because they believe gentle people should only have their names in the news three times in their lives—to announce their birth, their marriage, and their death. They consider publicity seeking vulgar.

However, Pedigrees appreciate the contributions of Celebrity Rich to their art or sport or charity; and the Pedigrees will graciously host or attend a party in the Celebrity's honor to show their appreciation, even though they consider the lifestyles of Celebrities as unsavory.

Today, such stiff rules are bending. There is some overlap between Pedigrees and Celebrities; but you will find some Pedigree stalwarts who believe the lifestyles of Celebrity Rich erode good values.

Personalities Of Celebrities

The personality of a Celebrity is usually a public personae but not always. Most Celebrities are genuinely gracious. To help the non-profit charity, art, or sport, they freely give smiles, sign autographs, pose for the press and shake hands with Founders, while they keep moving, slowly, through the crowds that typically gather around them. S

till, their public personae is part of their income, so if they are known for being outrageous or surly, they will display a bit of that personae, even for a social event.

Body Language Of The Celebrity

The body language of a Celebrity is meticulously developed to project a desired image for that Celebrity from attention-getting dress and hairstyles to whether or not they hold hands with their escort. Their facial expressions are animated if it is part of their image,

and their body language relaxed and confident.

5. Passionate Supporters

Passionate Supporters are involved in an organization because they truly love the art, charity or sport—or they believe in the cause. They may or may not have wealth; but because their adoration is sincere, the Founders embrace them...and therefore, everybody else does, too.

There was a woman whose father was a music professor and her mother a voice teacher. They made a modest but decent living, and their daughter grew up listening to operas.

She did not have large sums of money to donate, but she gave volumes of time as a volunteer to a local opera company. It was easy to see that she was neither a Rich Social Climber or of the Snob-Appeal set.

She happily took on any volunteer task, and spoke glowingly, intelligently about various composers, performers, conductors, and the history of it all. Opera was a genuine part of her, and she was a passionate

supporter of it.

The Founders felt she embodied the type of person they had founded the company for, and they adored her. Because the Founders adored her, the Social-Climbers included her. Because the Social-Climbers included her, the Snob-Appeal members cozied up to her. She was in society, and she was not Rich.

Personalities Of The Passionate Supporters

Unlike the Rich Founders who are evaluating the organization's progress throughout a performance, and unlike the Status New Rich Social Climbers who are there to preen in their glitterati before flashing cameras, and unlike the Snob-Appeal Set who are trying to learn about the art, and unlike Celebrities, who have been fund-raising trophies for the even—the Passionate Supporter is there for the pure enjoyment of the art and wants only to share that enjoyment.

Passionate supporters care more that you love the Verdi than whether or not you have money; and they will talk eagerly to you. If you do love the opera production, their personalities vary with naturalness

from a wellspring of sincerity.

Body Language Of The Passionate Supporter

Passionate Supporters have a zestful body language that leans intimately close to share their enjoyment of the performance with you. Their faces shine with intensity and their gestures court your reaction to the artists or performers.

Social Strata And Friendships

The Rich may socialize with each other for a “cause;” but friendships are another matter. Pedigrees consider the Flamboyants an amusing oddity in the Old Money strata and tolerate them. Pedigrees may have limited friendships with Practicals and Rollers, whom they consider authentic. They are not likely to have personal friendships with Status New Rich or Celebrity Rich.

Status New Rich, Flamboyants, and Celebrities have more in common for friendships with each other; and though they are awed by Pedigrees who shun them,

they, themselves shun Practicals and Rollers.

Study Your Social Stratum

When you join organizations, you expect your social life to be fuller. And you want the most influential people there to recognize your value, and to include you. Certainly, that is an honorable goal.

Operate with pride from whatever your position is in life. If you have new money, don't be embarrassed to be a Rich Social Climber. Go ahead and donate your way into society and enjoy it to the fullest.

Social Climbing is a time-honored tradition that society cannot exist without. Besides, you will have great fun and make a lot of wonderful friends.

If you are a Pedigree or Flamboyant, who is new to a community, you will find a natural affinity with the Rich Founders of organizations in the new community. Follow the methods of the Social Climbers, at first, and make donations that get you noticed and approved.

If you do not have money, then I urge you to by-pass the Snob-Appeal set, and mimic the behavior of a Passionate Supporter. The key is to study an art or sport thoroughly and to learn it better than most people.

Be devoted to it, for its own sake.

Then, throw yourself into volunteer work, spouting devotion along with real knowledge. If you are not a Rich Pedigree and if you cannot donate money, donate time. Be willing to do things no one else is willing to do. Make your volunteer work so good, so reliable, that you become indispensable.

Take your mind off the goal of being liked...off of making an impression...and focus on the goals of the organization. What are the goals of the organization? How can you help? And do you really want to? Learn as much as you possibly can about the organizations you choose to support. When you focus on a non-personal goal and work on it as a happy team player...the by-product is good friendships, even with the Rich.

If you are able to make the organization better through your efforts, and if you are not an objectionable personality, you, my friend, can penetrate the elite society in that group.

Chapter 20

26 Ways To Meet The Rich Socially

“If you want to be Rich you must do what the Rich do.”—Aristotle Onassis

Give yourself at least three years to evolve in any of the methods given below that you choose as your entrée into society. People need time to get to know you, to trust your commitment, to warm to you, personally. Sometimes it happens sooner, but be willing to give it that much time, at least.

And choose only those activities that pique your interests or curiosity. Contact organizations and get on their email and mailing lists. Familiarize yourself with their websites and literature. Get involved.

Socializing with the Rich does not have to cost an inordinate amount of money. In fact, there are some activities that do not cost much, at all.

But some activities are expensive. I have included both, because some of you have the money to do both.

Straining to keep up, socially, is impossible in some categories. But do not let marginal income stop you from acquiring friendships and familiarity with the Rich. Richness is something you can grow into.

To help you determine which activities you can afford, I have put dollar signs—just as restaurant and hotel guides do—next to a social activity to indicate how expensive it is.

\$—Inexpensive

\$\$—Moderately expensive

\$\$\$—Expensive

\$\$\$\$—Very expensive

1. Go To Auctions—\$

Whether or not you buy anything, go to a few auctions. Be selective, though; because an auction is only as good as the auction house or whose estate is being auctioned (i.e. the level of wealth). Fine antique furniture auctions are the best. Some estate auctions

can also be good. Art auctions are iffy; but you will want to attend a few. If it is a rather nondescript collection, you will find mostly nondescript people. Even then, there will usually be one or two Rich bidders with eclectic taste wandering through to see if they ‘discover’ new talent.

With a silent auction, there will typically be a cocktail party, first, where you mix and mingle with others, study various pieces of art. If you find art you like and can afford, you can write your bid on a sheet of paper provided beneath the item you want. If you are going to participate in the open auction, you will then be issued a numbered paddle that you lift up when you bid.

You Can Meet: Pedigrees, Flamboyants, Celebrities, Status New Rich, and even Roller Coaster Rich, when their finances are on the upswing.

2. Take Prestigious Art Classes—\$\$

Ask several art supply stores for the names of the most prestigious artists in your area who give lessons.

Ask the same questions to some of the better art galleries. You can even call regional art magazines and inquire about top artists who give lessons.

Search the Internet for the artists whose names you repeatedly heard recommended. Visit their websites, choose an artist and take lessons from them. I found that the best artists who gave lessons had classes that were filled largely with Rich widows. Most of them take art as a form of self-therapy.

Typically, these are lovely, fine women who make very good friends. And they become ‘connections’ for you, as well as friends.

You Can Meet: Pedigrees and Status New Rich in art classes.

3. Volunteer For The Arts—\$

For the price of a membership fee in the Women’s Guild or the Men’s Association for the opera/ballet/symphony, et cetera, you receive newsletters and invitations to coffees, which are often in the homes of Rich guild officers. Men’s groups tend to meet for lunch or breakfast in a restaurant to

discuss goals for the art group.

Volunteer Rule 1: Learn to say no. Never agree to do anything that you might not be able to fulfill. This rule is very important.

Volunteer Rule 2: Work your buns off! Whatever you do—do it the very best it can be done—as if you are being paid for it, but, of course, you are not, which is a class act for you.

Volunteer Rule 3: Do your paper work. Documentation of your duties is important.

Volunteer Rule 4: Be willing to take tasks you are not particularly fond of doing but know that you can do it. However, if you choose an art form that truly appeals to you, you will not mind some of the less appealing tasks because, overall, you will find your involvement interesting.

You never know where your volunteer activities can lead. One of my married clients began making more money and wanted to upgrade his social life. He volunteered for a major theater in his city, thinking he would just handout programs or such and for a while he did just that. But when he was needed to help with

sets he began working backstage. Eventually, he was prompting lines on the sides to any actor who needed it.

A year and a half into his volunteer duties, one of the directors asked him to audition for a lead role in an upcoming play. Astonished, he nevertheless gave it a shot and landed the part.

His reviews were wonderful and an agent approached him, wanting to get him parts in other major cities. My client was not trying to become an actor; he was doing well in his business and only became a volunteer to expand the social life he and his wife had.

So, he declined but his subsequent acting for “benefits”—all the money raised from ticket buyers goes to charity in a benefit—brought favor with Rich patrons. Soon he and his wife became friends with social leaders.

You Can Meet: Celebrities, Pedigrees, Status, and Flamboyants when you volunteer for various art groups.

4. Volunteer For A Medical Charity—\$

If you cannot afford to be a patron by giving large sums of money to a medical charity, then consider being a volunteer for a medical cause you believe in with all your heart. All of the volunteer rules listed for the arts, above, apply in this case, too.

You Can Meet: The Practicals, the Pedigrees, Celebrities, and Status New Rich when you do volunteer work for medical charities.

5. Volunteer For Political Parties—\$

Nowhere can you meet more of the very people you want to meet than by getting very, very active in political parties. Work on committees as much as possible: you can develop friendships and ‘connections’ that can be invaluable.

During elections, your committee will be invited to ‘watch parties’ that are often held in the homes of influential leaders in the party.

And, yes, the same volunteer rules apply here, too. You want people to think of you when they think of forming an important committee. You gain stature that way.

As time goes by, find out if new, special events are coming up, then go to the organizational meeting. Volunteer to be on the steering committee.

And, by the way, being a delegate at a convention during preparation for election year is unbeatable fun and work. Keep asking how you can become one. Keep saying that you want to be a delegate. Keep at it, keep at it, and you stand a good chance of getting it. Be willing to be an alternate, so that if someone cannot go, at the last minute, then you can.

Socializing is the heart and soul of politics.

You Can Meet: All Rich profiles—Pedigrees, Flamboyants, Celebrities, Status New Rich, Practicals, and Roller Coasters. They all have political interests to protect.

6. Cultivate A Hobby—\$\$

What do you love to do, apart from your career? When you have free time, what do you like to piddle around doing?

Whatever it is has the makings of a hobby. And a

developed hobby has the makings of social friends if you get involved in groups from Rich neighborhoods.

You will need a basic level of competence in a skill before you jump into a well-established group of hobbyists. If you have not developed your hobby interest to that degree, take lessons.

Classes usually cost a modest amount; but there are supplies to be bought. Also, subscribe to ezines on the web and magazines and other publications on the subject of your new interest.

Attend lectures on the subject. Join national and regional associations. Look them up on the Internet, and on the websites for the yellow pages and the Encyclopedia of Associations. And ask your class instructor about hobby groups.

Nurture your curiosity. Nurture your skill. Have patience. Be consistent—which is easy when you choose something you love or find fascinating. Locate groups for your favorite hobby in Rich neighborhoods and get involved. However, your hobby group does not have to be in a Rich neighborhood for you to eventually meet the Rich through your hobby. Just throw yourself

into it! Grow!

You Can Meet: Pedigrees, Status New Rich, and a few Practicals through hobbies.

7. Become A Collector—\$\$\$

To become a ‘collector,’ you need a basic level of knowledge about collectibles in your area of interest. And you need money to build your collection. Not all collectibles are expensive, but a bona fide collector does not buy anything unless it meets the standards he or she has set for their collection.

The Rich usually try to build a collection that has investment value. So, value is one of the standards typically set by the Rich for their collectibles.

Choose a collection that appeals to you. Research it online or in a library. Subscribe to publications for collectors.

You Can Meet: Pedigrees, Flamboyants, Status New Rich, and Celebrity Rich when you become a savvy collector. The Rich may be secretive about their interest in an item and may conceal their identities or

their wealth in order to buy at lower prices.

8. Learn An Upper Class Social Sport—\$\$\$

Practically any sport that costs money will have its fair share of Rich enthusiasts—from flying balloons around the world, to sky-diving or gliding.

But the five common ‘social sports’—sailing, horseback riding, snow-skiing, tennis, and golf—will suit you better for developing Rich friends; so include at least one of these social sports, even if you already participate in something else.

Learning the sport should be only moderately expensive. Participating with the Rich can run into a bit more money. If done, frequently, it can be expensive—but worth it!

You Can Meet: Serious Pedigrees, Snow-bunny Flamboyants, driven Status New Rich, and ‘where-the-action-is Celebrities when you participate in upper class sports.

9. Upper Class Spectator Sports—\$\$

You do not have to play all upper class sports to mix and mingle with the Rich. You can be a spectator and still mix and mingle with them. There are many upper class sports you can enjoy from the grand stand (or box seats if possible) if you do not want to participate in the sport. And whether or not you play tennis or golf, you can learn enough about the games to become an avid appreciator at country club tournaments.

Not all upper class spectator sports are stuffy, either. It is fine to root for football teams or to enjoy thoroughbred horse race.

You Can Meet: Flamboyants and Status New Rich. At thoroughbred racetracks, they will be in the clubhouse area.

10. Cultivate A Hobby—\$

Whatever your faith, if you want to make friends as a couple or as a family, or even as a single adult, find worship services where the Rich go and join. You will meet people and maybe enrich your spiritual life as well.

In America, the greatest number of Rich worship in the Episcopal denomination of Christianity and the Jewish religion.

But not just any Episcopal church and not just any synagogue. The ones with the most prestige are likely to be the oldest Episcopal Church in town or a newer one in the Richest neighborhood. This is true for Jewish worship, too.

Does that mean you should convert to one or the other? Of course not. Religious faith is meant to nurture your soul. And if you are particularly happy where you worship, stay put.

Occasionally, though, it will not hurt you to ‘visit’ some of the Richer congregations in your faith. It is probably not required that you be voted in.

You Can Meet: Pedigrees and Practicals—and a few repentant Roller Coasters.

11. Take A Cruise—\$\$\$\$

The Rich are not usually on the family cruise lines or the swinging singles or the mass-market fun cruises.

Cruise lines are quite distinct and the Rich are selective about their cruises. If you want to socialize with the Rich on a cruise, you must have first class passage that gives you access to everything the ship has to offer to first class passengers. Too, you should change clothes two or three times a day—and never be seen in the same outfit more than once—except for male formalwear

Of course, some of the Rich own yachts, but ownership is expensive upkeep for something they may not use as often as they would like. Instead, many of the Rich are sharing the expense and adding a brand new concept in Rich cruises.

For one and a quarter of a million dollars or so, you can ‘buy’ a permanent floating residence (or vacation house) aboard a condominium-style cruise ship. It is a concept that combines the ease and convenience of a private yacht, a private home and continuous world travel complete all amenities, and concierge service.

Favorite cruise seasons for the Rich vary. November through March are popular times, and some of the Rich spend every Christmas and New Year on a

cruise. Warm weather cruise-wear comes on the market soon after Christmas for January through March cruises.

You Can Meet: Pedigrees sailing to London, Flamboyants sailing to Monte Carlo or to the Orient, Status New Rich on a round the world cruise, Celebrities sailing the Mediterranean and Roller Coasters sailing the Caribbean to celebrate a success.

12. Play Card Or Board Games—\$\$

Classic games, such as Contract Bridge or Chess are not the mainstay of society they once were; but there are still Rich aficionados of both games.

Learning the games may not cost much; however, memberships into the Rich circle of game players may have a little expense. Still, it should be affordable.

In many of the Rich hotels that have residents, you will find weekly card games going on. Almost every time my husband and I were in the Century City Intercontinental Hotel Tower in Los Angeles, we encountered a group of Rich ladies in a lobby area known as The Living Room, playing Bridge with a

movie star who lives there.

“But, Ginie,” you may ask, “Isn’t it difficult to meet them?”

Well, I encountered one of the women in the ladies room. While we both touched up our lipsticks, we chatted amiably, and she asked if I played bridge. I don’t, but by the time I left the ladies room, she had praised her cosmetic surgeon so much, she even gave me his name and telephone number, along with hers. If I had been a bridge player, our rapport was such that an invitation to play was imminent.

You Can Meet: Older Pedigrees and older celebrities who love the classic games.

13. Breakfast, Lunch, And Tea—\$\$

If you go to breakfast, lunch, or tea only once or twice, you might strike up a conversation or friendship with someone. But your chances increase if you go on a frequent basis over a period of time because you may see many of the same people again and again, until a nodding acquaintance becomes a greeting and then a casual conversation and possibly friendship.

However, I have a friend who swears by lunches in posh places. While having lunch at the Palm in Dallas, she struck up a conversation with a woman at the table next to her, who was waiting for someone. By the time the woman's late guest arrived, my girl friend had a new friendship with a multi-million dollar socialite. And they have become good friends.

You Can Meet: Pedigrees, Flamboyants, Status New Rich, Celebrities, Rollers..

14. Attend Investment Seminars—\$

Most investment seminars are free. Contact stockbrokerage firms to learn if they hold seminars and where, and when. Seminars specializing in tax shelters for people in high tax brackets are the ticket.

You Can Meet: Practicals, Status New Rich, and Roller Coaster Rich. Pedigrees and Flamboyants are a possibility, but they often have a team of money managers, lawyers, and accountants who triple-check each other's financial moves—and whose firms have been with the family for a long time.

15. Be Introduced—\$

Before you move to a new community, take inventory of the Rich people you know in the town where you now live. Do you have friends who are Rich? Relatives who are Rich? Are there Rich parishioners you know through your religion?

When you see them, again, mention where you are moving and ask if they know anything about the location. They may say, “I know some people there.”

If they don't say it, ask them if they know anyone in the city where you will be moving. If they do, then casually ask questions about their friend. “Does she enjoy the symphony as much as you?” At that point, they will probably volunteer information. “Not really. Beth prefers the ballet.”

Just before your move, telephone your Rich contacts and ask if they would mind if you contact their friends, since you will be new in town. Get the names and telephone numbers or email addresses.

When you arrive in your new city, contact the

friends and say, “Hello, Beth Smith. This is Jane Doe. I have recently moved here from City Ville and your good friend Julie Jones asked me to call you. Julie and I belong to the same church. I have been involved with the City Ville Ballet for a number of years and Julie said you are just the person to direct me to similar activities here.”

Be sure to mention something the two of you have in common. Eight times out of ten, Beth Smith will feel obligated to her friend to give you an opportunity to prove yourself of social merit. She will probably invite you to dinner or for drinks at her club.

And the same is true of men. Especially if you know the person you are calling plays golf and if you are a decent golfer, too, you simply say, “Bob Jones said you and I have a similar handicap.”

You Can Meet: Contemporaries of the Rich who give you the friend’s name, which may turn out to be a good contact for you in your new city.

16. Meet The Rich Through Your Children **—\$\$\$**

Enroll your children in schools where children of the Rich are enrolled and this may mean enrolling them in a private school. As they make friends, you will get to know the parents. Friendships can spring up between parents and become social in nature.

Too, Rich schools often have parent volunteer programs. Join and meet other parents. This social activity can lead to friendships and to a wider, more influential social life.

You Can Meet: Pedigrees, Flamboyants, and Status New Rich parents through your children's school, if it caters to a Rich segment of society.

17. Go To Purebred Pet Shows—\$\$

Exotic cats and rare breed dogs are expensive pets. Some of the Rich buy them as Show Pets. Training for Show costs money as does traveling to the shows, themselves. Many Pedigree and Flamboyant owners have someone else train and show their dogs, but they are often present for the show. Google AKC for schedules in your area. Just be a spectator: buy a ticket and keep your eyes open for owners of

competing pets (not just trainers; but owners).

You Can Meet: Pedigrees, Flamboyants, a few Status New Rich and an occasional Practical who loves purebred dogs

18. Take Classes—\$

Postgraduate classes in expensive, private colleges sometimes have Rich adult students. I became close friends with a Rich divorcée when I took a master's level psychology course at Trinity University and our friendship has outlasted the six-week course.

Continuing education classes for adults are another surprising resource of Rich friendships. For one thing, the fun or unusual topics are often those that colleges and universities don't teach. Too, they sometimes circulate famous speakers and authors for seminars. Seminar-classes by book authors who have received a lot of publicity will usually have several Rich people in the audience.

You Can Meet: A cross-section of society, including a few Pedigrees, Status New Rich, Practicals, and Roller Coasters when taking classes from private

universities or seminars from continuing education schools.

19. Keep Fit—\$

This can be as simple as a daily walk on neighborhood jogging tracks the Rich use in Rich neighborhoods. If you do it, day after day, there are people you will see repeatedly. After a while, you can speak, and during warm-up stretches, you can break the ice. In time, mutual curiosity and trust can allow expanded conversation, possibly friendship.

One of my clients followed this advice and during her daily walks in a Rich neighborhood in Los Angeles, she became friendly with a woman and eventually friends with her. The woman is the wife of a very famous movie producer.

Wear a variety of outfits so you are always fresh looking. Clean white shorts and shirt with sneakers is an attractive look.

You Can Meet: The Rich who live in that particular neighborhood if you go to the track on a regular basis. However, check out who walks or jogs at different

times of the day—early morning, noon, and an hour or so before sunset. Don't go at night. Keep safety as your top priority.

20. Visit Spas—\$\$\$\$

One of the best ways to rank a spa is by its chef. The food must not only be outstanding, but it must also fit the health purposes of the Rich who will go there.

The quality of the treatments of the spa—such as specialty massages, wraps, and other exotic restorative treatments—are a close second to the chef.

Third, is the overall ambiance of the spa and other activities offered. And of course, high price ensures exclusivity.

Most of the Rich escape to spas for psychic renewal through physical pampering or toning. The spa is a retreat and they are there to relax and to regain control of their well-being. If you do not detract from the solitude of sanctuary that is being sought there, a spa can give rise to new friendships.

Many spas are designed around group activities.

Other spas are built into resorts with the idea of socializing as a part of psychic renewal. You have ample time to meet other guests by participating in scheduled activities or sports.

You Can Meet: Flamboyants, Status New Rich, Roller Coasters, and Celebrities at the best spas.

21. Visit Resorts—\$\$\$\$

To socialize with the Rich, go to a resort when it is 'in season.' Peak season prices are very expensive, but if you only spend a few days there, and if you have money enough to spend on activities for which the resort is known (snow skiing, golf, or tennis), you may be able to cultivate a few Rich friendships that extend beyond the season.

How will you know when a resort is in season? By the prices.

Bargain prices are off-season bargains because the Rich are not usually there. However, you can go during off-season to familiarize yourself with the resort, if you like. Sometimes, there will be a few Rich who love the place and go there whatever the season. For example,

my husband's condominium in Vail, Colorado was a destination year-round. Winter snow skiing was high season; but summer months the main ski lift took visitors to the mountaintop for lunch in a restaurant with a beautiful view overlooking the Rocky Mountains. So the Rich may visit some resorts occasionally during the off-season.

Some resorts still have dress codes, eliminating jeans or tee-shirts. Dress codes will be listed in the resort literature, or you can contact the resort before you go and ask if there is a dress code.

The Andrew Harper's Hideaway Report—the Andrew Harper website—is one of my favorite 'inside' sources of quality resorts where the Rich can be found, check it out. You Can Meet: Pedigrees, Flamboyants, Status New Rich, Roller Coasters and Celebrities. Some Flamboyants and Celebrities will be at private membership resorts.

22. Buy Performing Arts Season Tickets— \$\$\$

Season ticket holders commit their money to reserve

seats for every performance of the theater, ballet, symphony, or opera for that season.

The best tickets are usually boxes, center orchestra, and grand tier—for opening nights, only—if you want to mix and mingle among the Rich.

The Rich want to see the first performance. It is new and fresh. That is also when the critics will be there, as well as any social photographers for the media society photographs.

Long gowns and jewels are ideal for women on opening night. Men wear tuxedos. True, you will find an assortment of people in a wide range of dress, but formal attire is appropriate. Even so, if you are in a community that dresses casually for the performing arts, you do not want to be an eyesore in formal dress. Ask, when you buy your tickets.

Sunday matinees will have Rich season ticket holders, usually much older and too reserved for glamorous open nights. Less formal dress is best for these afternoon performances. A dressy suit with pearl buttons for women, and a blue dress suit for men will suffice.

If you buy good season tickets, you will usually sit next to the same people, performance after performance. It is perfectly all right to speak and, over time, to make occasional comments to your neighbor.

You Can Meet: In the better seats, Pedigree and Flamboyant Founders, and Status Social Climbers, and perhaps Celebrities.

23. Be A Patron—\$\$\$\$

If you have attained a level of affluence that provides extra money well above your overhead of living, you can enhance your social standing and benefit from a tax write-off at the same time by donating sizable sums of money to a charity or art.

Be sure the charity you give to, has an active social life connected to it. Basically, the ballet, symphony, opera, and major theaters are flooded with galas and balls you will be invited to if you are a patron or sizable donor.

Medical charities for children, such as Make A Wish Foundation that helps make the wish come true for a

terminally ill child, are thick with social benefits, often including celebrities. And it is a wonderful cause!

You Can Meet: Pedigrees, Flamboyants, Status New Rich, and Celebrities at social benefits for charities.

24. Do Official Fund-Raising—\$

If you have a talent for raising a lot of money quickly and easily, you will be cherished by any major non-profit organization if you are on their fund-raising committee. If you are a successful stock or commodity broker, and if you are a volunteer on an arts fund-raising committee, you can sometimes call on your Rich clients for charitable donations if your clients need tax write-offs; and you impress everyone on the fund-raising committee.

You Can Meet: Pedigrees, Flamboyants, Status New Rich, and Celebrities at social benefits for charities

25. Ask For Travel References—\$

If you are planning a trip and you know someone Rich who has frequented your destination, ask if they

can refer you to places and people there.

Often the Rich who frequent an area will either stay with friends; or they lease a villa/house because they have made friends and they expect to socialize while they are there. Their foreign friends will entertain them and they will reciprocate by hosting dinners and parties at the leased villa/house.

The well-traveled Rich can enhance your trip by referring you to the best restaurants, clubs, theaters, and hotels. They can also refer you to leasing agents for good rental property. And best of all, they can refer you to people who will make your stay memorable.

You Can Meet. A variety of Rich profiles in fascinating cultures.

26. Participate In Equestrian Events—\$\$\$

The Rich takes equestrian competitions seriously. The relationship between the rider and the horse is most important in their evaluations.

It costs quite a bit, but if you are now earning a lot of money, this can be your ticket. If your involvement is

serious and your skills excellent, you will be respected. Respect is the basis for solid friendships and you can move into social circles you could not have entered before.

The Rich are always involved in horse-related events—everything from Polo, Arabian and Appaloosa show horses, English side-saddle competitions, horse breeding, horse training, and horse investments, to harness, quarter, and thoroughbred racing. And of course, they will attend major racing events such as the Kentucky Derby.

You Can Meet: Pedigrees, Flamboyants, Status New Rich, Rollers, and Celebrities

Chapter 21

Living Rich In Your Humble Abode

*“If you want to be Rich, you must...live where the Rich live,
even if it is in an attic.—Aristotle Onassis*

Imagine your mind as being a cup of steaming, hot water. For just a moment, see the cup of hot water and think of how receptive hot water is.

And then imagine a Rich neighborhood...and see it as being a rare, exotic...tea ...filled with all the flavors, subtleties, traditions, value systems, mannerisms, and nuances of the Rich lifestyle.

This is a very important mental picture...because, if you move into the neighborhood, you will think you are simply moving into a Rich neighborhood.

But that is not true. You are moving the Rich neighborhood into you. And like the tea that is

immersed into hot water, all the qualities of the Rich lifestyle steep into your receptive mind.

Even if you remove tea from water, you will see that the cup does not hold plain hot water, anymore. Now the water contains all the same properties as the tea!

That is how it is, even if you later move out of the Rich neighborhood. Your mind will have absorbed all the same properties as the Rich lifestyle. We become like the environment we live in.

If you met me, you could tell that I am from Texas. How can you tell? Because I ‘talk’ like I am from Texas.

Why? Because Texas is in me. And even if I am not in Texas, it does not matter...Texas is still in me.

If I moved to another part of the country and lived there a number of years, absorbing the speech patterns of the new area would modify my Texas drawl, because I would absorb a new flavor of environmental tea.

When you were a child, you had no choice over the flavor of tea that was being steeped into you—and many people spend years of their adult lives and a lot

of money with psychologists, trying to change the flavor of the tea that was steeped into them.

But you are an adult, now, and you DO have control over the tea that you allow to have steep into you.

So, if you wish to change your life in a deep, lasting, and significant way...change your environment.

A very interesting client of mine came to America from a depressed country in Europe because she had a dream of going into business for herself. When she arrived, she had total of four hundred dollars, a small child, and no relatives or friends here.

Then she saw the prices of apartments and panicked. Scouring rental classifieds, she finally found a room to rent in a house that she could afford and still have some money left over. That, in itself, tells you what kind of place it was.

“Ginie,” she said, “It was in a slum part of town. And the house was so filthy that I had to sanitize it to make it habitable. But, I could keep a roof over our heads until I found a job.” She found a job within a few days, but still, she did not move to a better part of town. After all, she would have to save money to

finance her dream.

By the time she came to me, she had fulfilled her dream of owning her own business, which was doing quite well. Her child was now seven years old. And she still lived in the same room.

I pointed out to her that fear was holding her back, and for her child's sake, as well as her own, she had to change the 'tea' that was steeping into the child's mind, as well as into hers. I told her to move into a Rich neighborhood in her city.

A few months later, she arrived for another private consultation with me. She was filled with excitement about the changes in her life.

She had leased a guesthouse on an estate. Instantly, that qualified her child for the best school district. Her child made friends with wealthy children at school. Naturally, the mothers met her, liked her, and sort of 'took her under their wings,' socially. They included her in many social events, and even invited her to dinner when they had an extra man.

Her entire life changed (and so did her child's life) because she changed her neighborhood.

It Does Not Cost As Much As You Think

Living in a Rich neighborhood is not at all prohibitive, if you comb the area for good deals. Look for older houses, or smaller houses, if you are married and have children. If you are single, you can rent guesthouses on estates or older apartments, older houses or condominiums in bordering areas of the neighborhood.

This can absolutely be one of the smartest moves you can make, even if it ends up being only a garage apartment.

I did this, myself. I lived in an old and tiny quadraplex in the best neighborhood and became friends with several Rich women who lived in the Rich neighborhood. Yes, I paid more for my tiny apartment that had few amenities; but what I discovered is that what you really pay for...are your neighbors.

Decorating Your Humble Above Richly

As friendships develop with the Rich in your neighborhood, or with the Rich you meet as a volunteer, you will naturally visit one another. That

means you must make your apartment or home available to visits.

Your home may be a beautiful masterpiece, if you have money and can hire good decorators. But if you can only afford a one-bedroom apartment, do not let this frighten or deter you. Keep in mind that when people respect your work and the values you exhibit in day-to-day living, they love you.

But, even if your place is small—and your funds limited—you can still turn it into a welcoming sight for your new Rich friends.

Don't even try to compete with the quality of décor a Pedigree, Flamboyant, Status Rich or Celebrity can afford. But you can emulate style, color, and taste, very effectively. And you will be even more effective if you concentrate on making your place comfortable, inviting, warm—and especially clean.

Here are guidelines to help you decorate your little home richly on a budget.

Choose A Theme

Sportsman Theme. Many of the Rich (especially Pedigrees) have a hunting theme of ducks or a fishing theme or a nautical theme in their dens, studies, libraries, and offices—and sometimes throughout the house and even on their clothing. But they do not mix these themes, they choose one. Often the sport theme they choose mirrors a sport they favor; but just as often, they simply like the motif whether or not they are involved in the sport.

There may be framed prints or needlepoint, decorative pillows, fabric patterned chairs—all sporting the duck or the fish or a horse or an anchor. They may even have horse sculptures, or an array of rare fishing flies, or collectible antique duck decoys or nautical paraphernalia handsomely and prominently displayed on shelves, on walls, and in glass display cases.

Furniture can be large, comfortable pieces in a composite of styles, as long as they blend together and complement each other.

Southwestern Theme. A Southwestern theme is easy and inexpensive and can look more expensive than it is. It does not require a lot of furniture because rooms can have an airy, spare look, as long as it does

not seem cold. A solid color sofa can be turned into a southwestern style by draping a large Native American rug or tribal blanket sideways across one end of it and piling Indian print pillows in several sizes at the other end of the sofa.

Giant clay pots (painted or unpainted) can serve as end tables if, covered with tiles, glass, or rustic wood. Top them with black, wrought iron lamps. Hang Native American prints in rustic, wooden frames on the walls and furnish your apartment with Oak or pine furniture.

A tile or wooden floor is best; but if you have carpet, scatter three Native American rugs throughout. Complete your Southwestern theme with a giant cactus plant and a few smaller pots of succulent plants.

Scottish Theme. Combinations of plaids—not more than three types and all with complimentary colors—in decorative pillows and throws can change your solid colored sofa into a highland theme.

An old bagpipe can be a decorative item. Pictures of kilted marchers playing bagpipes can be framed in brass and matted with plaid fabric. Navy, red, yellow,

and white are your colors with brass accents in lamps. Mahogany furniture reproductions work well with a Scottish theme. This can be a classy look.

African Theme. Black, red, white, and copper are colors that work well with this theme. Have dark Panga-Panga wood furniture on grass-mat area rugs and displays of well-made tribal masks, Congo drums, black framed pictures of zebras running in the wild, and a small faux tiger skin decorative pillow. Large, leafy jungle plants in pots painted with African designs create a dramatic style.

Be careful this does not have an import bargain store look to it, which can look cheap. If you are careful in your choices, it can be very elegant. African Odyssey Furniture online has some nice pieces.

Oriental Theme. Spare, low, oriental furniture in black against a gray wall with small pieces in red as relief can build an oriental theme. Thin, black-framed oriental art can complete this simple style. You do not need much; but whatever you have should look expensive. Ornamental Bonsai trees add a nice touch as will an Oriental tea set.

Modern, Ultra-Modern. Modern is sleek with few ornaments, mostly bare walls, and furniture of steel, aluminum or the latest high-tech development. Flash-back—or Retro—pieces of Art Deco give a nod to history in the development of modern. A few paintings or sculptures or interpretive design accent a modern theme.

Intellectual Elegance. Mahogany-finished bookcase walls, filled with old and new hardback books, a set of encyclopedias and a large dictionary are the prominent features of this style. A globe on a Mahogany-finished stand, an old leather chair and leather ottoman, corduroy upholstered sofa, large wingback chair with needlepoint pillows, big porcelain lamps on old end tables, an old coffee table, ivy plants and oriental rugs set a theme of intellectual elegance.

Create A Focal Point

When people walk into your place, what do you want them to notice, first? If the Focal Point of your room is spectacular, you do not have to put as much money into the rest of the room. Consider the following

as potential Focal Points to your room.

A Fireplace. A fireplace can be made a focal point if you buy an especially beautiful mantle for it. Or you can have a dramatic work of art that is not terribly expensive over it.

A Piece Of Furniture. One giant chair that has an unusual design or color or fabric or suede upholstery can be a Focal Point. Or a large, beautiful credenza can bring instant and repeated compliments from visitors.

Natural Assets. A view of the ocean, the mountains, or lush, swaying treetops if you are on the second floor or higher of an apartment, can be the Focal Point of your room. No curtains allows the view to stand alone. Molding can frame the view. Be sure you have no furniture near the window to distract viewers.

Art. A beautiful painting or sculpture that you have done or that a member of your family or a friend has done will have meaning to you, as well as be eye-catching. Be sure it is good, though. Otherwise, you may want to buy a beautiful print or save up for a

work of art that really thrills you.

Clusters Of Objects. If you have a collection of unusual items—whether or not they are expensive, cluster them in a large enough display that they instantly catch attention. It can be beautiful and unusual seashells, family photographs, china, or crystal figurines.

Unexpected Arrangement. I once bought an enormous, framed print of a pelican painted in pastels, and hung it low, next to a chair. It occupied the space an end table would normally have.

It was an inexpensive picture and I really don't know why I hung it in such an off-beat way, but every time we had visitors, they instantly commented on how much they liked it. Be willing to follow an unusual instinct.

Add Pieces Regularly

You do not have to buy everything at once for your place. But do make a plan and set a budget. Start simply and with one good basic sofa. Sleeper-sofas are sensible, especially if your place is small or you only

have one-bedroom.

Stay within your budget and shop consignment stores, auction sites, classified ads, and garage sales in good parts of town. Try to add an important piece of furniture two or three times a year.

Three Colors In A 70-25-5 Percent Ratio

The key to coordinating a small house is to have three colors and to combine them in a 70-25-5 percent ratio.

For example, if you choose pink, pale yellow, and blue as your three colors, you might use 70% percent pale yellow in your living room, relieved by twenty-five percent of blue, and five percent of pink accent pieces.

- Your kitchen might be seventy percent blue, twenty-five percent pale yellow and five percent pink.
- Your bedroom could be seventy percent pink, twenty-five per cent blue and five percent pale yellow.
- Your bathroom might be seventy percent pink, twenty-five percent pale yellow and five per cent blue.

You can combine these colors in plaids, stripes, polka

dots, florals and solids in various rooms. It creates stimulating variety, yet keeps a serene coordination to your apartment or house.

This is a winning ratio for decorating easily, beautifully and confidently with color.

Accessorize Simply

The fewer do-dads and what-knots you have, the better, especially if you do not have someone to keep everything dusted for you. They may look great the first day you set them out, but if you get busy you may not notice dust gathering on them, but your friends will.

Try to have real plants—gigantic and lush with large, shiny leaves. Remember, these are living things, so take good care of them. If you cannot take care of plants and yet your room begs for them, buy very real looking artificial plants—now referred to as ‘decorative plants.’

A combination of old and new CDs, DVDs or hardback books can make colorful additions to bookcases and tabletops. And with the world going to digital downloads of music, movies and books, the real

touch and feel items are interesting.

China, Crystal, And Silver Service

You do not have to have matching sets of dinnerware, although a good line, such as Wedgwood China, can usually be bought reasonably priced at large department store sales. Otherwise, create an eclectic set of beautiful dinner pieces at various antique stores.

Pets

Animals require a lot of care. If you want a pet and if you WILL care for it well, it is respected by the Rich and considered 'classy' to adopt it from the Society for the Prevention of the Cruelty to Animals (SPCA) or other good animal shelters. If you buy a purebred dog or cat, you can meet the Rich by joining societies for those breeds and visiting pet shows for them.

HOWEVER, if you are single and want spontaneous fun, such as going to happy hour with your friends after work instead of going home to walk your dog, DO NOT get one. Your experience as a pet owner will

end up being an unhappy one. If you are at home at a regular time to walk them, the pets have no choice but to use the bathroom on your floor.

Animals can make your place smell like a zoo to others, even if you do not smell a thing. It takes daily, consistent grooming and frequent washings of your pet to keep your apartment sanitary.

Aquariums are probably the most attractive and trouble-free, but keep the little fish fed and the aquarium cleaned, regularly, which is no easy job!

Having a pet of any kind requires a marriage-type commitment on your part.

Cleanliness Is Next To Richness

One of the characteristics of successful people is that they are meticulous. Some are even obsessive-compulsive, although most of them are neatness fanatics.

That, my friend, is merely a habit—and creating a routine of behavior until you do it automatically without thinking about it anymore forms habits.

You can create any habit you want by doing it 21 days in a row. Each day after that, it becomes ingrained and soon you are not thinking about it anymore.

The old saying that “cleanliness is next to Godliness” may be clichéd but take it to heart, because Cleanliness is certainly next to Richness, in accordance to the types of people you want as friends. Sure, there are a few Rich eccentrics who live in filth but they are not the friends you want.

Create a simple routine for keeping your apartment neat and clean at all times. It will not be sufficient to just give it an hour once a week. You need a regimen that you incorporate into your natural activities every single day.

- As soon as you wake up, make up your bed—you can get it done in 2 minutes flat. I taught myself to do this by using a timer and I did not go back and forth around the bed. I would make up one side of my bed and then go around and make up the other side. 2 minutes, period. It does not have to be perfect, just generally neat.

- When you get out of the shower, spray Lysol® cleanser into the tub, toilet and sink, and then in only 3 minutes you will:
- Briefly run one long scrub brush around your tub and rinse with the showerhead.
- Quickly rub a different scrub brush over and under your potty seat and under the rim. Quickly spray Clorox® Anywhere hard surface spray after you wipe down your potty to sanitize it.
- Very quickly wipe out the sink with a washcloth and toss it into the laundry basket—and you are done!

The two rooms you want to keep cleanest are the bathroom and the kitchen because they contain the most germs and some can endanger your health. Buy two bottles of Clorox® Anywhere hard surface spray—one for your bathroom and one for your kitchen. It is a great disinfecting finish.

—When you use something from the kitchen, immediately wash it and put it away.

—Stack mail and papers neatly.

—Straighten cushions on the furniture before you

walk out the door.

—When you take off clothes, hang them up or toss in the laundry.

Again, your place does not have to be perfect, just neat so that you would never be embarrassed for someone to see it. There is an old adage “a place for everything and everything in its place”—it helps when you always know where something is.

On weekends you can take a few minutes to vacuum and run a mop over floors. If you have a washer and dryer, you can do laundry each day to keep your loads small and while catching up on the news or changing for the evening. If you do not have a washer and dryer, do laundry on the weekend at a Laundromat.

If you have trouble throwing things away and are overwhelmed by the clutter, especially papers you may want to save or feel afraid you might need, then stuff it all into plastic garbage bags and put them in a closet, out of sight!

If you have too many of these bags, rent a small storage space for them and you can go visit your

clutter anytime you want to.

Neat, clean—and quick about it—that is your pattern!

Set A Tone Of Personal Pride In What You Have

When you invite your friends inside your apartment, do you apologize for anything? Do you feel conscious of how little you have or how it reflects on you?

Your attitude sets the tone for your home. Apologize for nothing. And do not behave as if you are ill at ease.

Even if someone drops by without telephoning first (which you will never do to anyone), you must not apologize to the unexpected guest for how your house looks, even if it is messy.

Your attitude should instantly be bright, friendly, and hospitable. That is the graciousness a home either has or lacks, regardless of the furnishings. And you are the one who creates the graciousness with your welcoming glow.

Always keep decaf and regular coffee, a herbal and regular tea, milk, sugar and plain shortbread cookies on

hand to offer anyone who visits. Set a simple, welcoming tone.

For more elaborate visits have an electric teakettle, whole leaf tea instead of teabags, a porcelain teapot, a silver or silver-plated tea strainer that fits over each cup, and a tray to carry it all from the kitchen to the coffee table, or a tea cart to roll it.

You can offer espresso or cappuccino if you have an espresso maker; but do not offer instant cappuccino.

Bread makers are popular and easy so can make delicious sweetbreads in no time. If the weather warrants it and if you have a fireplace, a low flame in the hearth is a welcoming touch of hospitality.

Chapter 22

Your Social Wardrobe

“Birds of a feather flock together. And one of the ways they identify each other is by their feather.”

—Ginie Sayles

A social wardrobe must be either dressier or more casual than your business wardrobe. The main thing to strive for is a ‘social look’ in your clothes, just as you have a business look for your career.

One of the biggest differences between the upper class and other classes when it comes to social wear, is that upper classes are comfortable in dressier clothes and do not rely on denim, which is a staple of the lower classes.

However, the street-fashion of jeans has entered the realm of the upper classes with the price of jeans being very expensive among the Rich. Denim seems to be strong between both upper and lower classes.

The main class difference is that the upper class

does not rely as heavily on denim as the lower classes do.

Never wear jeans to a social occasion unless it has been suggested as acceptable. And if you do wear jeans, observe the guidelines for wearing them that are included throughout the men's and women's social dress listed here

Men's Social Dress

Men do not need to add as many new pieces to their social wardrobes as women, because their business suits can double for many social occasions. And a man's alternate business attire of sport coat, slacks, and tie with loafers can take him to a relaxed social event, as well. However, brown suits are traditionally out of place after 6 p.m. Blue or black are best for evening (after 6 p.m.) The following clothes are matched to social events:

Suits For Social Events

Black Evening Suit. For black tie events, wear only a tuxedo. Today's tux has a black satin shawl collar and satin seam on the pants. Wear it with a white, French-cuffed tux shirt, shirt studs, gold or black

onyx cuff links (two-sides, not swivel), black bow tie, black socks, and black patent shoes. Wear a dressy black vest. A white tux coat is worn between Easter/Passover and Labor Day or on warm-weather cruises.

Dark Blue Suit. A dark blue suit is good for dressy evening social occasions that are not black tie. A white or light blue shirt, bright or blue silk tie or pink and silver tie, dark blue or black socks and black wingtip shoes tie it together.

Gray Suit. This suit is good for dressy morning or afternoon social occasions. One of the sharpest looks for a gray suit is to wear it with mahogany brown lace-up shoes and mahogany brown belt. This is now a preferred alternate to the traditional gray with black shoes and belt, although that is certainly acceptable. White shirt and silver-gray silk tie complete the look.

Jackets

Black wool jacket, navy blazer with monogrammed brass buttons, and a gray or white jacket will fill out your social wardrobe for jackets.

Pants

Moleskin Pants. Wear with a blue wide-striped shirt, gray socks, brown brogues, and dark jacket.

Gray Slacks. Slate gray, worn with brown belt, white shirt, light gray V-necked sweater, and brown loafers is social staple

Black slacks. Wear with a blue shirt that has a white collar, blue and silver silk tie, sheer black socks, black wingtip shoes, and gray or black jacket is a sharp evening look.

Khakis. Team with a cotton shirt of any color, a blazer and tie, and loafers and it will take you almost anywhere that is semi-casual.

Dark Blue Jeans. Always dry clean your dark jeans. Wear them pressed, with a white shirt, any color blazer, and loafers. Add a tie if you want. This outfit is good for meeting a date at Starbucks.

Light Blue Jeans or Distressed Jeans This pair of jeans can be machine-washed. Wear with a tee shirt and sneakers for washing the dog, cleaning the yard, and relaxing around the house.

Women's Social Dress

Women look better not wearing 'business-looking' suits to social events. However, sweaters, skirts and dresses that are worn to the office can double, socially, if they are accessorized, differently.

Add some of the following to your social wardrobe:

Skirts

Social fashions change and so do hemline lengths and you can feel free to follow the latest hemline lengths socially. One thing that does not change—color combinations that have impact. Fabric combinations rarely change. As you read the following, mentally adjust the skirt lengths and other details to current fashion trends—and keep the color combinations.

Turquoise Skirt. For summer social scenes, wear this skirt with a lemon-linen shirt. Add a thin, yellow belt and white jacket with large Indian turquoise brooch on the lapel. Wear yellow sandals or white ballerina flats with no stockings or sheer, skin-toned stockings. Carry a small, white or yellow straw bag. This type of outfit is good to wear when you go

shopping or get together with a group of women for a casual visit.

Long cotton or silk wrap-skirt. This skirt can be worn with a halter-top for very casual cocktail parties, even for pool or beach gatherings at a clubhouse. This skirt can be a solid color or have a bold print or Haitian design. Loop earrings and strippy-strappy sandals carry this off.

Straight or flowing velvet skirt. In solid black, wine red, dark green, or bright red, this skirt is wonderful for winter holiday dinners and socials. Wear your velvet skirt with a simple silk blouse (of any color), and a striking belt or belt-buckle. A matching velvet jacket is very dressy but not necessary. Add velvet flats or pumps, if possible. A jeweled or gold/silver lamé blouse turns this from elegant to glamour for a very festive, very dressy occasion, such as New Year's Eve.

Full taffeta skirt. In solid black, emerald green, or ruby red, the taffeta skirt has ultimate femininity with an ivory satin and lace blouse with billowing sleeves and a black velvet cummerbund.

The blouse can be an antique, adding all the more elegance to its look. Your only jewelry should be small diamond or pearl stud earrings. Wear flats or pumps, preferably in taffeta or fabric. This is winter holiday-wear.

Pants

Dressy fabric (velvet, taffeta, silk) pants. This pant can replace its counterpart skirt, so that instead of wearing the velvet skirt, you can wear velvet pants. They look especially nice with a lacy antique blouse and a short, velvet jacket. It also looks great with a black silk blouse or sweater and a jeweled belt buckle.

Leather pants (optional). These pants are acceptable as dressy resort-wear and holiday-wear. Without pockets, the straight-legs are smooth fitting but never tight. You don't want to look like a rock star. Tucked-in turtleneck, smooth belt, and two bangle bracelets or a charm bracelet finish the look. Wear dark, ankle-high boots with dark stockings.

Chinos. Always a good choice with a pale yellow shirt or crisp, white shirt, Chino pants wear well with either yellow or red accessories, including flats.

Dark Jeans. Own a dark denim-blue pair of jeans that you never wash because they will fade and look like street jeans. Dry clean them and have a sharp crease pressed down the center. Wear them with a bright white cotton shirt and needlepoint belt. Add a scarf tied like a tie with a blazer and loafers.

For summer travel and afternoons at an outdoor café, wear your dark denim-blue jeans with a loose red silk shirt tied at the waist, sandals, mesh handbag, and gold loop earrings. Sleeves can be rolled up.

Light Jeans or Distressed Jeans. A pair of light-blue jeans that you toss into the wash regularly is a good basic necessity. These are worn with tee shirts or polo shirts and tennis shoes. Wear them to little league games, to a fund-raising car wash, to work in your garden, or just gadding-about the neighborhood on Saturday mornings. Any place you can wear light blue jeans will also be acceptable for distressed jeans. Darker jeans are dressier.

Dresses

Plain Dress. Take a solid color dress and wear a colorful blouse tied at the waist over it. Add at least

four bracelets and wear flats. This look is practical for good for travel and taking tours. Remove the blouse and the plain dress will look different for later in the day.

Silk Dress. Any color silk dress, worn with or without a jacket and with matching sling-back heels can take you to any cocktail party or dinner.

Coats And Jackets

In addition to your three year-round blazers in red, black, and white, you will want to add a traditional, long, camel-haired coat, and a shorter, well-insulated zip-up or snap-up coat for outdoor activities. A heavy satin coat is good for dressy evening wear and a fur coat (faux preferred) is dressiest for winter.

Accessories

Necklaces. Pearls are still basic. A very long double-strand of pearls that falls well below your breasts is elegant and dressy.

A single-strand of pearls just below your collarbone is good for cocktail parties and semi-formal occasions.

A triple-strand of pearls worn as a choker with a

diamond clasp is very formal.

A necklace with an unusual pendant—platinum, gold, silver, brass, pewter, or copper or stone—worn constantly, can become your trademark necklace, requiring you to wear no other jewelry; however, you can wear your trademark necklace with rings, earrings, watch, and bracelets..

Earrings. Hoops for casual wear and dangle earrings for dressier occasions. Rhinestones or diamonds and other precious stones are formal-event earrings.

Bracelets. For social events, practically all bracelets can be worn. Gold, silver, precious metals, enamel, and even hard, nice-looking plastic styles add glamour. Slide bracelets, charm bracelets, mesh, smooth, bangle, cuffs, chain, or link bracelets are fine.

Watches. Watch styles change; but a watch concealed inside a bracelet is always a good style. Social watches can include an antique watch with a thin band, or a leather band watch; and a watch with a ribbon band—and the ribbon band can be changed to match the color of your clothes—or a solid, good-

quality watch that you wear all the time.

Rings. For society parties, you may bring out a stunning jeweled ring for your right hand.

For occasional casual wear, you can opt for more than one Native American ring with bracelets and necklaces.

For instance, wearing Native American turquoise and coral silver rings, with a matching slave bracelet and a squash blossom necklace, perhaps moccasins or sandals, and a long, full denim skirt and silk blouse can be stunning and completely appropriate.

Native anything is fine for casual-wear as long as it is authentic and coordinated true to native style or Native American blend. This is true for native Hawaiian, Mexican, Haitian...and so on.

Mixing Metals. All gold or all white gold or all pearls can be fine; but some fine jewelry artists today are incorporating combinations of silver with 14 carat gold inlay in their jewelry. Mixing metals is a way not to limit you to one metal. You can also combine bracelets of brass, silver, and gold.

Handbags. I no longer carry handbags. But most

women do. Socially, you want to have a variety of handbags to match your outfits; or one main handbag that is appropriate for the season, and that you carry almost all the time. Straw bags in every color can match or complement your summer outfits or match your sandals. A small, dressy clutch purse is the most appropriate type of handbag for evening. Fabric must be dressy enough to match the occasion and your outfit. Beaded bags or small gold or silver toned metal clutches work for very formal occasions. However, evening gowns look better without bags of any sort. Wear a long-lasting lipstick; but put your lip pencil in your date's tux pocket.

Belts. Woven fabric belts in pastel colors for spring, needlepoint belts, a gold or silver belt, plus several interesting belt buckles, including one that is monogrammed will complete your social wardrobe of belts.

Shoes. In addition to the shoes from your business wardrobe, make sure you have black sling-back heels, brown loafers, white sneakers/black sneakers and gold sandals (which will go with anything), suede flats, red flats and red heels. You can add other colors of flats

and heels as well.

Scarves. Tie a short, patterned scarf around your neck and see what it does for a plain blouse and skirt. Wrap a long, thin scarf around your waist and watch a pair of pants or skirt be transformed. Drape a large colorful scarf over your shoulder and belt it at your waist to see what it does for your suit. Tie back your hair with a scarf for a picnic or barbecue and see how it changes your appearance.

Note: For a variety of looks and for climate changes, layer your clothing

Hair. For dressier occasions pull one side of your hair slightly back with a small, tiny-jeweled or solid gold clasp. Or you can wear both sides clasped back. Hair worn up with jeweled combs looks elegant. You can even vary the look of short hair by pulling one or both sides back and anchoring it with combs. Braids worn up or in unusual ways add visual interest to your style. Cornrows with just a few tiny jewels look dressy, too. Ponytails or dog-ears can be casual fun but position them on your head in age-appropriate styles—higher for younger women, lower for mature women. And headbands in fabric, ribbon, leather or crocodile is

a neat, preppy style that is timeless.

Fragrance. There are a few ways to go with fragrance:

- One perfume as your trademark so that anyone who smells it somewhere else always thinks of you.
- Two fragrances—one for day and one for evening.
- Three special fragrances—florals for romance, citrus for light social events, and woody for sports.
- Four fragrances—one for each season, light and airy for spring, citrus for summer, woody for fall, and musky for winter.

Chapter 23

How To Shop For A Rich Look

*“What are three words that profile the affluent?
FRUGAL! FRUGAL! FRUGAL!”*

—The Millionaire Next Door

The art of dressing well—whether socially or for business—lies in the true art of shopping.

Taste, not money, will make you look good. There are five thousand dollar outfits that add no value whatsoever to your appearance. And there are ninety-dollar sale items that can make you look Rich, when accessorized, correctly.

And whether you are a man or a woman—always, always buy good accessories that you can wear for up to two years—such as belts, shoes, briefcases, jewelry, or handbags.

New Clothes

Can you afford tailored-to-fit clothes, instead of off-the-rack clothes? You would be surprised at how little the difference in price and how great the difference in detail and perfect fit.

Can you afford shoes made especially for you? What about accessories made to order—even umbrellas and jewelry? Those may be a little out of reach, right now. But keep them in the back of your mind because they are not as prohibitive as you think.

The Rich enjoy this level of clothing, sometimes to the exclusion of any other type of dressing, but mostly as part of a mix. Pedigrees, for instance, have clothes, shoes, and accessories made. Sometimes they even commission their own dinner china. But they also shop at L.L. Bean at times. They like quality and classic styles whether custom tailored or store bought.

If you will keep quality and style as your guidelines, you will be surprised at your shopping success on a budget.

Buy mostly new clothes for your own morale. Resale items are a perfectly viable way to shop, no

matter how much money you have. But, to make it your only way of dressing yourself can have drawbacks because some clothing in resale shops may be on their way out of style.

To buy new clothes at cheaper prices, look for:

- Close-Out Houses
- Outlet Malls
- Less Expensive Retail Shops
- Well-made Knock-Offs
- Custom Tailoring shops

Closeout Houses

The Neiman-Marcus closeout store is Last Call in Austin, Texas, where they send all merchandise that has not sold, even on sale. You can buy Armani Suits, St. John knits, and fine shoes, handbags and accessories for incredibly low prices. They also have a website. Saks Fifth Avenue and Nordstrom's have closeout houses in stores and on the Internet, as well.

T. J. Maxx is an exceptionally good chain store that offers wonderful buys on brand new merchandise that big department stores and retail shops cannot sell

before their new merchandise arrives. You can get everything from Ralph Lauren and Kenneth Cole belts at a steal to fine house hold items, bedding, crystal, fine lingerie, coats, expensive perfumes, gourmet foods, and children's toys.

For gifts as well as your own clothing, this can be a Mecca. Be sure the merchandise you buy is not damaged, because they sometimes have those items, too. However, there are some good buys in perfectly good clothes with only a minor repair needed.

Outlet Stores

Outlet stores were intended as closeout houses, but they became so popular that to meet demand, some stores added merchandise just for the outlet store market.

There are some designer outlet stores where you think you are getting an expensive item for less, when you are not. According to a television program about outlet stores, there are designer clothes that are made with cheaper materials; but, because of the designer's label, you think you are getting a bargain.

And some outlet stores knock only a few dollars off

their merchandise that is sold in malls with higher overhead. Still and all, I think a lot of outlet stores have some good buys, if you shop carefully and look for quality fabrics and workmanship, not labels.

Less Expensive Retail Shops

Look for national chains of reasonably priced, basically good quality clothes. Macy's and stores like Macy's are a good example. You can buy brand new outfits that are in style without paying a fortune. Good quality means suits are lined, buttonholes are nicely finished and seams are straight and not crooked or with loose threads. Quality also means the fabric is appropriate for the season.

For quality shopping, look for sales in the most expensive and mid-expensive department stores. You are buying new merchandise, good merchandise and saving money off the original marked-up cost.

Knock-offs And Famous Designer's Secondary Lines

A dead give away that you do not have money but that you are trying to look as if you have money is to

be seen in ‘affordable designer wear.’ The masses may not know that it is a secondary line, but the Rich do.

In a Bravo series on the fashion market, it was pointed out that designers simply license their names to a cheaper line of clothing—typically, the designers do not design these clothes, themselves. Most of the time, they never even see the secondary line.

You will be paying far too high a price for the cheaper line and you are only paying for the name.

Top-of-the-line knock-off designs can be far, far better quality than most secondary lines of famous designers.

Knock-off designers study the fashion runways in Paris to see what the upcoming trends are going to be. They make sketches of them, come back to America and make clothes that look like the ones from France and Italy, but alter them, just slightly. The clothes are known as ‘knock-offs.’

Jacqueline Kennedy was wearing a beautiful knock-off suit when her husband, President Kennedy was shot in Dallas, Texas. Photographs and video of her

skirt saturated with his blood have been seen all over the world and are part of history now. Jacqueline Kennedy was an undisputed icon of fashion, and she was smart enough to wear financially responsible, high-quality knock-offs.

Victor Costa has long been known as one of America's top knock-off designers. His clothes are beautifully made. Several years ago, I heard him interviewed on a television program in Houston.

I was surprised and impressed to hear that Ivana Trump, when she was a hotel businesswoman would buy thirty new outfits from Victor at the beginning of every season, and she paid about five hundred dollars per outfit.

A season is ninety days. That means she wore each outfit three times. As the television program pointed out, Ivana was in the public eye a lot and had to wear something different and look glamorous every day.

How sensible that she shopped for top quality American knock-offs, which are just as good as the European designer labels and far less expensive.

Recently, on Bravo's fashion program, I noticed

Ivana was in the crowd at a European fashion show. I am sure she is invited for several good reasons, not the least of which is that she is a celebrity. She may or may not purchase the expensive runway lines, but she may also buy some designer clothes and also knock-offs. Ivana Trump is known for her financial savvy as well as her taste.

Even major department stores, such as Neiman-Marcus and Saks Fifth Avenue carry knock-offs that are sold under the store's private clothing label.

Do not use the term 'knock-off' when you shop there, however, or you may not receive a favorable response. Just ask where the store sells its own line of clothes. Remember, these are beautiful clothes, well made, with fine fabrics.

Find A Reasonable Custom Tailor

There is nothing quite as impressive as a custom made shirt with your initials (not your name) tastefully monogrammed in a diamond shape or in small block letters on the left side of the shirt. If there is no breast pocket, put the monogram in the center of where a pocket would be. Place it so that the monogram does

not show when you wear your jacket.

My husband's tailor always came to his office with samples and to check his measurements. This service adds expense to your custom-tailoring cost; but if you can go to a custom tailoring shop, your cost is reduced—and you get a great custom look for less money.

The Custom Shop Clothiers makes beautiful shirts, ties, and suits at reasonable prices. A United States President was reported as having a suit made there. They have a website and can help you find a location. They also have trunk shoes in various cities. Do yourself a favor by looking into custom-made clothes. It never hurts to ask the price. You may be very surprised.

Resale Clothes

It is okay to shop resale when your budget just will not allow a new purchase for something you need. Be very, very selective in every purchase, because some resale shops can be grossly overpriced, too. But if you are careful, there are some great bargains to be had in the following categories:

- Consignment And Resale Stores

- Thrift Shops
- Altering Quality Second-hand Clothes Into New Styles
- Consignment Stores

There are excellent consignment shops for both men and women throughout the country—and you would be surprised to know they are used, at times by some of the Rich.

Most Rich women never wear the same evening gown more than once, so many of them pick up a beautiful gown on consignment, wear it, and then reconsign it. How money-smart!

Consignment stores that support Episcopal churches or leading charities are usually good. And Consignment stores in the better parts of town tend to carry very fine items.

There are books that list Consignment that are in various states and regions. Many of these books list the labels each store specializes in and notes the condition of most garments and whether or not they are overpriced.

You can also find Consignment Shops in your area on the Internet. Call before you go there. Ask which labels they carry most. If the sales person is vague, ask if they have a particular label you like in stock and about how many items they have in your size.

A real plus with Consignment shops is accessories. You can stock up on a variety of coats, scarves, great leather belts, handbags, shoes, even briefcases, hats, and costume or real jewelry.

When you find a good Consignment store, get to know a particular sales person there and give him or her your size, preferred labels, or styles and ask the sales person to text you each time the store receives a new shipment and to set aside those items that are your size in a preferred label or style until they have notified you.

Thrift Shops

One Rich woman who has great taste, wears expensive clothes, combined with Thrift Shop finds. She told me it satisfies a creative, fun side of her. And she is amused when people rave over an item she bought at a thrift shop.

As with consignment stores, you have to be careful with what you buy; but if you are familiar with quality and price, you can find real treasures in thrift shops. They offer you to try new styles and to have some fun with dressing.

Alter Quality Second-Hand Clothes Into New Styles

A beautiful actress in New York City lives penuriously while waiting to be discovered; but she looks like an heiress every time I see her.

Her secret? She shops Goodwill thrift shops in New York where she buys a thousand dollars worth of used Chanel suits and Armani jackets. Then, she takes them to a talented seamstress who alters all her Thrift store outfits into current looks for a small cost.

Details For Looking Great

Details can make or break your look. You have seen a woman all dressed up for dinner at an expensive restaurant. She looks like a model until you notice her handbag is a beaten-up brown leather shoulder-strap bag that should only be carried with a pair of jeans.

Details make the difference. Observe the following shopping details:

Buy Only Comfortable Shoes

Even if you wear a five thousand dollar outfit, there is no way you can look stylish if you are half-limping. And you cannot look good if your face is scrunched with silent pain.

Cost does not make comfort. A few years ago, I paid several hundred dollars for a pair of famous designer flats with a bow on the toe. The shoes had been measured to fit, so I kept expecting them to become more comfortable after a few wearings, but that never happened.

I travel a lot, so I carry only a few pairs of shoes with me and they have to be comfortable.

Just before one of my seminars in San Francisco, I knew I could not wear the shoes that evening. We were staying in a hotel on Union Square where there are a lot of stores so I dashed from one to the other, looking for a pair of plain, black flats, but did not find any in my size. A few blocks away I saw black flats in the window of The Limited.

For twenty-five dollars, I purchased a pair of plain black ballerina-style flats because they felt good. And, to this day, I wish I had bought a dozen pairs. They were the most comfortable shoes I ever owned. Interestingly, Rich friends and clients often inquired where I bought the shoes.

Be sure inexpensive shoes do not look cheap, though. My ballerina flats from The Limited had a quality, classic look.

Expensive shoes are not necessarily better made, either. I almost bought a pair of red suede designer high heel shoes until my husband noticed the rubber tip on the bottom of the high heel was backward on one shoe.

The store offered to pay to have it repaired if I bought them, but I felt that if something so important as that had been shoddily put on the shoe, I did not trust the shoe manufacturer for the rest of the shoe—although it is a famous brand that is very, very expensive. Not all designer shoes are bad, but big names and big prices do not necessarily equate comfort.

Color-Key Your Social Wardrobe

What if you went into a flower garden and all the flowers were brown or gray? You would think the flowers were dead, right?

We gasp in awe of a field of yellow sunflowers or purple wildflowers and we thrill to the drama and sensuous beauty of gardens in the spring. Color is the beauty of life. Would you really buy a black and white television today instead of a color television? Of course not. Then why let others see you in dull tones that make you blend with the wall?

Most people have too much black, gray, brown, and beige in their wardrobes, which makes them look boring, poor, and average. Unfortunately, some people think the Rich wear dull neutrals most of the time to be understated.

That is simply not true. The Rich love beautiful colors and wear them more often than the average person. When I was on a PBS special, I mentioned that wealthy women wear bright colors. As it turned out, a wealthy woman whose name you would know was at the station where the special would debut. She

was listening to my segment along with other people there and they all laughed and nodded their heads in agreement with my comment because many times they had commented to the wealthy woman that she always wore such bright and beautiful colors

Think about this: the colors of royalty are brilliant red, gold, white, and sometimes royal blue and bright purple (not dark purple). . Notice Queen Elizabeth who, over the years has worn solid bright colors.

Choose three colors that look good on you and build your wardrobe around them. That way, you build a variety of clothes and always have colorful accessories to wear with them. Each year, you can choose three new colors—or keep two of them from last year.

Color creates energy in your presence. Repaint your life in exciting, living color!

Chapter 24

Your Social Personality

*“When a man is gloomy, everything seems to go wrong;
when he is cheerful, everything seems right.” —
Proverbs 15:15*

A happy personality, a caring heart and a sharing nature are the three most important keys to social success. Add a few basic skills, and you will be perfectly at ease, socially.

Happiness Is The “Classy” Personality

“I like myself.” is an underlying message of happiness. Whatever your complexes, insecurities, or fears, you can outwit them and project confidence if you decide to project happiness.

In the Christmas musical, Scrooge, the ghost of

Christmas Present sings, "I like Life. Life likes me." That is the essence of self-esteem—to choose the view that you like life and that life likes you.

Happiness is the essence of self-esteem.

And your happiness is a gift of magic to others. People are so starved for happiness that if you have it, they want to be near you. They feel you must be special if you are happy...that you are superior, somehow. And they hope that if they can just be close to you that your happiness might magically rub off on them.

I think of happiness as being like a fire in a fireplace. Like a fireplace, happiness draws people like a magnet. They are warmed by it, brightened by its light, and they respond to its energy.

A happy personality does not have to be loud or overdone. It can quietly sparkle in your face, your eyes, and your voice. Let people reach out to you, to warm themselves in your happy glow.

Happiness makes you worth knowing.

What If You Are Not Happy?

Psychology tells us that if you do not feel happy, you can choose to smile, and the action of smiling sends a message to your brain that you are happy. And...if you keep it up, you actually begin to feel happier.

Happiness does not mean you have no problems; but it does make them lighter. Minor irritations, habitual criticisms, on-going dissatisfactions are choices that can be changed with a simple decision to project happiness and to let the rest go.

I worry about people who rely on antidepressants and medications that do not teach you how to deal with life or how to change your own mental perspective.

Only the deep grief of loss qualifies as a reason to temporarily set aside a happy state. In most other respects, we can make the courageous choice of facing each moment with happy anticipation, which banishes fear.

Socially, happiness works like a lure that entices the very people who are most worth having as friends.

For the next three months practice these happy behaviors:

- Walk slightly faster.

- Look about you with ‘anticipation.’ One secret is to mentally ask “where is she? where is she?” in your head as you look about and it projects energy. Some pageant girls use this trick.
- Concentrate on expressing joy in the tiniest actions of life—your bath, your meal, your exercise, your daily tasks, your interactions with service people and friends.
- Look upon your own life as if it is full and exciting and you would not change place with anyone else for anything (choose this attitude whether or not you feel it...yet).
- Laugh easily. If you spill something, laugh instead of cursing.
- Choose something to enjoy about everything you see.

If you look at a showroom window and find yourself thinking “What an ugly display” or if you see someone and mentally criticize that person’s outfit, your face turns sour and your energy slows down. How unattractive for you.

Choose instead to replace the negative thought with something you do like, such as “What a creative

display” in the showroom window or “what a pretty shade of yellow” about the person’s outfit even if you do not care for the style.

- If you think you cannot make these deliberate choices of finding something to LIKE rather than indulging yourself with what you dislike, then you are choosing not to. And you have the power to re-choose and to change your life by doing so.
- If something or someone is really offensive, turn away from them and seek something you like and move toward it. Do not give the offensive sight power by acknowledging it.
- If there is a wrong in the world that you feel should be righted, work for it and speak of the solution and the happiness it can bring.
- Do not dwell on the past. Have a forward-moving energy about you...always anticipating life.

One of the best signs of the refined Rich is that they control their happiness by not allowing the petty behavior of others to rob them of their own happy view.

True, there are some disgruntled Rich in this world;

but they have to pay people to be around them. And they are to be pitied because they suffer more from their own misery.

A Caring Heart

When you care enough about others to inquire about them because they are people and not because of how much money they have, and when you genuinely listen to them, and respond, you cannot possibly be self-conscious and worrying about what others think of you. All your energy is focused on this person at the moment.

If you do not really care about a person, but you are asking questions because this is an important person who can get you into society, you will be only as successful as your ability to “seem” caring.

Over a period of time, it can be strenuous to paint on a superficial gloss of caring about people, when it is not from your heart. Little by little, manipulative motives become transparent and leave you unfulfilled.

People—Rich or poor—will sometimes disappoint you, yes. Accept it. Then, decide that you will not

count on others when you care about them. You will simply care about them, without putting yourself at their mercy.

Like happiness, a caring heart can be developed. For the next several weeks, practice caring in the following ways:

Look Beyond The Words They Say. When someone is talking to you, ask yourself what this person needs from you. Most of the time, it is that you truly care about what they are saying. When you care, it validates them.

Be fully present. Stop whatever you are doing for a moment, and turn an attentive eye fully on the person. If the tale is a lengthy one and you are both busy on a volunteer project, then, after a thoughtful pause, resume your task, but really listen.

Respond Throughout. From time to time, glance up while the person talks, with repeated eye contact. Make occasional comments, such as “Remarkable” or nod your head to acknowledge you care.

Summarize To Let Them Know You Listened. When the person finishes talking, smile and briefly

summarize what he or she has said in one sentence. “Oh, I see. You believe that new playground equipment will be less expensive than building a new playground. I can see you have given this considerable thought.”

Even if you are not in favor of this suggestion, you are not immediately dismissing the worth of this person’s view. You are caring about this person’s need to be valued, to be of service, to have input, to be recognized.

Do Not Offer Advice. Advice undercuts confidence in the other person. Give encouragement. Even if you are asked for advice, say, “I can not possibly advise you; but I have always been impressed with your good judgment.”

Don’t Steal Their Thunder. Do not bring yourself into their story. If the person has just told you about a trip to a place you have visited, it is not necessary to say so, at this point. Just say, “Did you like it?” or “Would you go, again?” or “How often do you go there?”

However, it is all right to say, “Yes, I have been to Bali. What did you like best about it?” Keep your

questions to their excitement about the trip. You can share your story about Bali another time.

Care Enough To Remember The Other Person's Interests. When you see someone you know, ask about their children, or their parents' health, or some especially good news.

Care Without Being A Doormat

Caring does not mean you erase yourself. Caring does not mean you subjugate yourself to others. That is not healthy. Caring means that you value other people because you already value yourself.

Care But Say No. If people ask you to do something you do not feel good about, say no. If they directly ask if you believe in something that you don't, say no.

Don't Take Sides. Two people who compete for chairperson today may be best of friends next month. If the conversation is a complaint about someone, your silence can be interpreted as taking sides with the other person. Instead, interrupt, laughingly, and say, "We have all had exasperating experience. But don't worry, Jack, this will clear up by itself." Then, change

the subject in a light, unoffended way. If you refuse to get into social cat fights, you build trust.

Notice Who The Real Leader Is. For the first year that you are in a circle, form friendships, slowly. Be equally nice to everybody—always—but do not eagerly jump into the first friendship offered, or you may end up with people who could be damaging to your social goals. Have coffee with anyone, but wait until you have observed the social hierarchy of the organization before you become identified as chummy with anyone.

When you realize who the lead person is, do not gush or pursue them openly; but, be sure that person is made aware of your accomplishments in the group, without bragging about it. Perhaps during a meeting you can ask a question about a project that leads into an awareness of your involvement in it. Make the lead person like you and everyone else will like you, too.

Push A Little But Don't Seem Pushy. Persistently putting yourself around the Rich who may not seem accepting at first, is no different from letting the neighborhood dogs get acquainted with you. At first they may growl or bark, but, in time, they accept

your presence.

A Sharing Heart

A sharing heart is the basis of entertaining. And don't let the word 'entertaining' intimidate you. It is nothing more than enjoying people so much that you simply share whatever level of abundance you have, without shame or pretense. And they will adore you.

Even the Rich? Yes, when you become friends through a common interest.

And, remember, you don't become friends with 'the Rich' as a whole entity. You become friends with individuals, who happen to be Rich.

"But what I have isn't enough!" you cry, "I would die if they saw what little I have. I could never entertain them on the same level they entertain!"

As long as you live in a good part of town, you don't have to live in anything grand. A few easy ground-rules can have you enjoying your Rich friends in their social functions and occasionally entertaining them with ease.

Study the next chapters to learn eight basic social

functions that you can attend with the Rich and how to host them, yourself.

Chapter 25

Stage II—Social Acceptance

And 8 Social Functions That Govern Society

*“I always felt that the great high privilege, relief
and comfort of friendship
was that one had to explain nothing,”—Katherine
Mansfield*

You will know you have been accepted into the second stage of society when you begin to be invited to the eight social functions that govern society. And as your friendships grow, you will want to host some of these events, yourself, even if they are on a modified level. Remember that if you accept a social invitation, you incur a social debt to reciprocate by hosting a

social function and inviting that person.

1. Coffees And Teas

Coffees are small gatherings that are held in the morning, between nine and eleven o'clock.

There is a difference between someone inviting you to 'a coffee' and someone inviting you to have coffee. 'A coffee' is a small social gathering. Having coffee is a casual chat among friends over a cup of coffee.

Coffees are sometimes referred to as 'morning coffees' whereas teas are often referred to as 'afternoon teas.'

Tea traditionally begins at three in the afternoon and lasts until five o'clock. Since the cocktail hour officially begins at six (but often starts sooner), tea can run until five-thirty.

Social Coffees and Teas are laid out, exactly alike:

- A table large enough to hold service for the number of people invited to the social
- A white damask or lace tablecloth
- A centerpiece of fresh flowers

- China tea cups in saucers with paper lace doilies to absorb spills, and silver teaspoon on the saucer or next to them
- Individual silver strainers for tea that fit over teacups.
- Lemon slices, skimmed milk, cream, sugar, sugar substitute, and honey—in silver, china, or crystal containers
- Appropriate serving spoons, forks, or tongs
- Dessert plates with dessert forks
- Small, lace-trimmed cloth napkins
- Service plate of crustless finger sandwiches
- Service plate of berries or fruit salad with serving spoon. Separate cup of topping for them and with serving spoon
- Service plate of pastry or scones with serving tongs. Separate cups of fruit preserves for scones with serving spoons
- Service plate of cookies with tongs
- Bowl of mints or chocolates with small serving spoon

A silver coffee and tea service will be at one end of the table with decaffeinated coffee, regular coffee, and

also tea—whether the gathering is “a coffee” or “a tea.” You may also have hot water and a selection of herbal teas.

A co-hostess, seated behind the silver service, who ‘pours’ the coffee or tea for each guest who arrives

Champagne or sherry may be offered at afternoon tea, but not at a coffee. Juices are offered at a coffee.

Afternoon tea will include scones, clotted cream (and you use it as you would butter), and lemon curd.

Greet the host, and then greet others as you line up for your coffee or tea. Sit on a sofa or chair and exchange light talk with other guests. Be sure you keep a very relaxed manner and talk only about upbeat topics.

Morning Coffees and Afternoon Teas are lovely social occasions, used to:

- Introduce a newcomer
- Precede a club meeting
- Host a shower
- Host a debutante event
- Serve as a reception

- Pay social debts among a group of people
- Honor a special guest in town
- Host a reunion event

What To Wear

Women. Silk suits or dresses are on target, but not pants.

In the spring, wear pastel pink, blue, or yellow silk suits, In the summer, white or ivory silk suit is perfect. Fall and winter silks, knits, or woolens are good in chocolate brown, yellow, red, or navy. Do not wear black, no matter who else does. It is too formal for dressy daywear, especially morning.

Accessorize with high heels or dressy flats and small clutch purse, not shoulder-strap (you do not even have to carry a purse, if you don't want to). Pearls are ideal; but gold or silver jewelry will be fine.

Men: Wear a suit and tie, appropriate to the season. A pocket handkerchief is a dressy touch if it picks up one of the colors in your tie. Do not wear a casual coat and tie.

2. Weekend Brunch

Weekend brunch is typically on Sunday. It starts at eleven o'clock in the morning and lasts until two o'clock in the afternoon. A hybrid between a coffee and a cocktail party, a brunch is a buffet that offers breakfast fare:

- A choice of eggs: scrambled eggs or an exotic omelet
- A choice of breakfast meat: sausages, bacon, ham, salmon, chipped beef
- Fresh fruits: raspberries, sliced mango, pineapple
- A variety of breads: toast, muffins
- Fruit spreads: grape, strawberry, orange marmalade
- Optional foods you may want to include (finger sandwiches, roast beef)
- Condiments: half and half and skim milk for coffee, sugar, sugar substitute, honey, salt, pepper
- Coffee, tea
- Bloody Marys (a brunch staple)

For busy socialites, whose weekdays are often packed with coffees, teas, and cocktail parties, a weekend brunch can be tucked, conveniently in the middle of Saturday or Sunday (typically Sunday),

creating a casual social occasion with family and friends. However, a brunch can be held for all the same occasions as a coffee, tea, or cocktail party.

What To Wear

Dress according to the purpose. If it is held to honor a visitor, ask how to dress. Otherwise, a brunch can be a very casual gathering of friends dressed in anything from jeans to coat and tie.

Most men will be all right in a pair of slacks, cotton shirt (and pull-over sweater if the weather is cold). A blazer and tie can be removed, if you arrive and it is more casual. Women can dress comfortably, if it is casual, in slacks or a skirt and blouse and a jacket.

3. Cocktail Party

Cocktail parties are fun gatherings that last from one and half to two hours. Typically, a cocktail party begins at six o'clock in the evening to give people time to arrive from their busy day; however, many after-work cocktail parties begin at five-thirty.

Meant for mingling, most people stand up at cocktail

parties, holding their drinks while they talk. They may stand near a coffee table while munching from their buffet plate. But moving around is the whole idea of a cocktail party.

If people sit down, it is only for a few minutes. Never isolate yourself or conspicuously sit alone somewhere waiting for people to talk to you. It makes you a poor guest and you are not likely to be invited, again.

Have fun at cocktail parties. Make a secret goal of introducing yourself to at least five people you do not know. Just, “Hi, I’m Jake. What’s your name?” with a clear-eyed, open smile. Talk no longer than ten minutes to each person until you have talked to everyone.

At a cocktail party, there will be some or all of the following:

- A range of liquor and mixers; but soft drinks, mineral water, club soda, and some nonalcoholic drinks will be available
- Open-faced canapés—usually four, with choices of seafood, fowl, or beef—and chicken livers wrapped in bacon

- Finger sandwiches—particularly salmon and turkey
- Crudités of raw carrots, celery, asparagus, green and black olives and various dips
- An assortment of crackers
- Boiled shrimp, crab claws, or cooked oysters
- Bowls of nuts, oyster crackers, or party mix scattered around the room

If a cocktail party is expected to run more than two hours, there will be a dinner buffet table with two choices of hot meats, usually a seafood and roast beef. Additionally a pasta salad and a hot vegetable and dinner rolls will likely be available. Tables with chairs are set up for dinner.

Cocktail parties are the mainstay of society. They are used to:

- Invite new neighbors over to meet the rest of the neighborhood
- Host a group from the office after work
- Repay a lot of social debts at one time
- Have golf or tennis buddies over after a game

- Collect a group of friends together before going to the theater, opera, ballet, or symphony
- Celebrate anything—a reunion, an engagement, a graduation, or a promotion
- Have a bon voyage party
- Just to get together, drink, and laugh with friends

Cocktail parties can range in size from twenty people to hundreds of people, as long as there is sufficient space to hold the people, have enough bartenders, drinks, and food.

Even with dancing, most cocktail parties are more fun if the space is not too roomy. If fifty people were invited, but the room was built for a hundred people, the party would appear less successful, even if all fifty showed up.

Sometimes small areas are accommodated by ‘staggered invitations.’ That means some people are invited from five-thirty to seven; another group from six-thirty to eight; and if there is a third group, they would come from seven-thirty until nine.

If you host a cocktail party for anything other than a

few close friends, hire a bartending service and have the food and service dishes catered to your house. If your place is too small, rent a nice hotel meeting room and hire their catering service.

What To Wear

Women: If it is a pre-theater cocktail party, wear theater clothes, of course. This can range from a long evening dress to a glittery street-length or short dress.

According to the weather and season, linen, cotton, crepe, silk, and chiffon are nice when it is warm. Heavier brocades, velvet, wool, and satin are dressy for cool weather.

Jewel-trimmed (faux) jackets, collars, necklines, cuffs, and buttons add to the dressiness. Or you can wear an untrimmed outfit with your good or costume jewelry.

Avoid black because most women will be wearing it. Last summer, my husband and I went to a large, dressy cocktail party in California. To my amazement, every woman out of the sixty who were there—with the exception of sixteen of them (we counted) had on black!!!

I quickly asked the hostess, “Did you request black attire for women?”

She laughed (but I was serious) and reassured me I had not overlooked anything on the invitation. I was wearing pink (it was summer) and our hostess was wearing red.

Women have relied on being ‘safe’ in black for so long that they lose individuality. And black is aging to a woman over forty. Too, women have been indoctrinated from birth to the ‘the little black dress.’ If ever anything has been overdone, it is that one fashion statement.

The Little Red Dress makes you show up in a room full of black dresses. More women—especially older women—should have a little red dress with red accessories. They will quickly find out they can create just as much variation with a simply made red dress as they can with a black one.

Black should not be worn more than once a month or you lose life and vitality in your appearance. Worn, occasionally, black can be elegant and sleek.

Men: For a pre-theater event, the dressiness of

your clothes should match the dressiness of clothes worn by your date or spouse. Be sure to find out what she is wearing; and if it is formal, be sure to bring her a corsage of flowers that will compliment the color of her attire. When she has a corsage, you should wear a boutonniere, which is a flower in your lapel. Do not wear brown after 6 p.m. Besides, you fade into the wall in brown.

Both Men And Women. For all cocktail parties, dress according to the occasion. If it is immediately after a vigorous sport, you should quickly shower and change into casual clothes. If it is after work, you can remove your jacket after you get there, if it is more casual. If it is impromptu among a close group of friends, anything will be forgiven.

4. Weekend Guest Of The Rich

The country, the seaside, the mountains: if you are invited to be a week-end guest of the Rich, you are doing well, indeed. And if you are not a financial equal, then you have a special charm that endears you to them. Simply put, they like you.

About a week beforehand, you may receive an itinerary of activities planned for house guests. Typically, the itinerary includes the following:

- The time you are expected to arrive and the time you are expected to leave
- What you are to bring to participate in sports
- Schedule of activities (you do not have to go to all of them), free-time for houseguests, meal schedules, any social events
- Clothes to bring
- Names of other guests
- A map and directions to the country house

If you do not receive a weekend itinerary, double-check with your host to get a general idea of what clothes to pack. Be sure to take any prescription medication, extra eyeglasses or contact lenses, and packets of Alka Seltzer®. Also have an e-reader device or an app for your mobile phone that lets you read books during free time. Be sure to take a gift for your host.

Gifts For Your Host. A basket of fruit, a bottle of

exceptional wine or brandy, a bouquet of flowers, a box of very fine candy—are traditional gifts of graciousness. If you want to give a more creative gift, fine; but do not ‘overdo’ or you can look too eager to please. And if you overspend, it will embarrass your host. A gift to your host is a simple, warm and thoughtful gesture.

5. Black Tie Events

Formal dinners, opening night performances, dinner for formal event on a cruise, and an assortment of holiday and other social events will require black tie dress. There will be assigned seating, in most cases. Take your invitation with you in case you are asked for it at the door.

What To Wear

For Men. Black tie is always a dinner jacket or a tuxedo worn with a black bow tie, and black patent leather shoes. Warm weather cruises and resorts will allow a white dinner jacket for Black Tie events. You may see men with a variety of dinner jackets for Black

Tie occasions, but you will look more respectable in a black tuxedo. If the invitation says Black Tie, wear only Black Tie clothing

‘Optional Black Tie’ on an invitation means you can wear a blue business suit; but in that case, check with your date or spouse to be sure what she is going to wear. If she will be wearing a long, satin gown, put on your tuxedo and smile. Nothing looks worse than a mismatched couple at a formal event.

For Women. Short or long, dressy satin, chiffon, or velvet dresses, depending on the season, will be appropriate.

6. White Tie Events

Elaborate balls—such as major charity balls and high-ticket arts balls, relic debutante balls and some weddings will state “White Tie” on the invitation. You will present your invitation at the door, proceed through a receiving line, have assigned tables, dance and mingle.

What To Wear

For Men. There is no getting around it, you must wear a white piqué tie and a black tailcoat, plus a white waistcoat, black trousers, and black patent leather pumps.

For Women: Pile on your glitziest jewelry, buy a pair of long white gloves, and wear a lavish ball gown that Cinderella would envy.

7. Formal Dinner In A Mansion

The trend in America is toward informality; but, in the event you are invited to the mansion of your new Rich friends for a very formal dinner, I don't want you to feel ill-at-ease. Not everything below may occur, but your behavior from the time you arrive at the mansion door until you leave will still be the same.

You will receive an invitation in the mail and probably an enclosed, self-addressed RSVP card. Even if you do not plan to attend, send it back, promptly, with your yes or no. This is still the fashion, even in days of texting and email. However, some of the invitations may include an email address for your response. Or you may be required to call.

If there is no enclosed card, write out a brief note of acceptance: Mr. and Ms. John Doe accept, with pleasure, your invitation to dinner on Saturday, October 22 at 7:30 p.m.

If you must decline, write: Mr. and Ms. John Doe regret they are unable to attend your gracious invitation to dinner on Saturday, October 22 at 7:30 p.m.

And if you really cannot go but would like to, I suggest you send your RSVP card and also telephone to express your sincere regrets and desire to attend.

If you attend, observe the following:

Arriving At The Mansion

Do not be the first to arrive, but do not be late. Arrive within five to eight minutes after the time stated on the invitation.

If the door is answered by anyone other than the host or hostess, have your invitation with you, if it is required, as you give your name.

The host and hostess will be near the door, if they do not answer it. Otherwise, there will be someone to take you to them.

Speak first to your hosts, before you speak to anyone else after entering. Greet them with a happy smile and a light, breezy bit of small talk—for only a few seconds. Do not linger or open a full-fledged conversation because they have other guests arriving.

If they have not met your companion or spouse, quickly introduce them, adding a small bit of information about your spouse or companion so that the hosts feel a sense of ‘knowing’ something about the person.

Say the hosts names, first: “Mary and John (or Mr. and Mrs. Smith), this is my wife, Julie. She is an attorney for Briggs and Briggs. Julie, this is Mary and John Smith, my good friends (if they are).”

Never bring someone with you, unless you have cleared it first with the host or hostess.

After your greeting, move into the area where other guests are mingling. In some cases, if you are a newcomer, your hostess may lead you to a group of people and introduce you.

Glance at each person in the group, smile, and say “I am glad to meet you.” After that, it is your job to prove

yourself capable of handling yourself by interacting with the group, so the hostess can leave you without concern and return to welcome other guests who are arriving.

Procedure Of The Evening

Formal dinners are typically later than other dinners. A very formal dinner is comprised of the following:

- Cocktails and hors d'oeuvres for forty-five minutes to an hour at the most, and served by uniformed waiters with silver trays.
- Formal entertainment, such as chamber opera or chamber music or a pianist or violinist or a famous poet. This lasts no longer than an hour.
- Dinner—seven to nine courses, which will last about two hours. The most formal dinner hour is ten o'clock in the evening, although nine is usual in this procedure.
- After-dinner drinks and coffee may be served for about thirty minutes and not longer than forty minutes.

The above procedure of events is designed so that everything leads up to the dinner, which is the pièce de

resistance and the climax of the evening, with the after-dinner drinks and coffee as savoring the satisfaction of your dinner before leaving. And do expect the dinner to be grand.

Each event is held in a different room, showcasing beautiful art and collections as well as the architectural beauty of the mansion, itself. Each setting is part of the enjoyment of the evening.

The order of events can vary, though. For example, some Rich hosts will have:

Cocktails

Dinner at eight o'clock

Entertainment

The final activity (apart from after-dinner coffee) is the peak experience of the evening. Some formal dinners will have no live entertainment and a five-course meal, and yet still be formal.

Ending The Evening

At the end of the evening, do not leave without seeking out both your host and hostess. Compliment the evening—and make your compliment very specific

—about something you particularly enjoyed. Be sure to praise the dinner. Thank them, and leave.

Do not engage them in a conversation, at this point. You should already have talked to them several times during the evening.

Once you have thanked them said your good-byes, leave. Do not be distracted by some other guest that you decide to say something to. Your last good-bye should be to your host and hostess.

What To Wear

Men And Women: Your invitation will specify whether or not this is a black tie or white tie event. Dress according to the wardrobe given above in those two categories.

8. After Theater Or Late Night Meal

An after-theater meal can begin at early as eleven, but typically starts at midnight and lasts until two o'clock the next morning.

However, a late night meal that begins after a night on the town with friends can start when the bars close

at two o'clock in the morning and last until three-thirty—or until dawn, in younger groups. And, of course, you wear whatever you have on.

A Full Social Life

As you can see, there are social events for literally every hour of the day. From a morning coffee to a mid-day lunch, to afternoon tea, to cocktails, then to a formal dinner, a ball, to a midnight-til dawn meal—and off to a week-end in the country and Sunday brunch.

That is not likely to happen, continually; but there are the Social Rich who enjoy a life that includes one or more of these eight basic social functions daily.

Be An Effortless Host

Today, there is a trend away from 'gender-biased words' such as hostess or host or actress and actor or villain and villainess or heroine and hero. Instead, male or female, it is correct to say you are host, actor, villain, or hero. Frankly, I use both at times; but just so you know, whether you are female or male.

When it is your turn to host one of the eight basic functions, you can impress your Rich friends most by

having an ‘effortless’ manner. Follow these tips and watch everything work smoothly for you.

Have Your Place Professionally Cleaned. Don’t try to do it yourself. There are too many details you can overlook. You can hire a cleaning service, quite inexpensively. Check their work, thoroughly.

Put Away All Breakables. Anything that could upset you if broken should not be at a cocktail party.

Your Bathroom: If you do not have a guest bathroom, then spruce up your bathroom to look like one. It must be spotless, of course, in every detail. Close the shower curtain across your bathtub if that is the layout of your place. Keep toilet lids closed; but no fabric seat covers on the lid. No bath rugs on the floor, or bathrobes hanging on the back of the door. No toothpaste, toothbrushes, or mouthwash out.

The lavatory countertop should be clear of everything but the following:

- Attractive container of facial tissue
- Scented candle burning at all times (even if you have potpourri) during your social event. Bayberry is classic. No fruit-scents

- Liquid hand soap in a clean, nice pump container.
- Finger towels. These can be small cotton towels, terrycloth finger towels, or simply wash clothes. Roll them and stuff into a pretty ceramic or glass bowl, next to the lavatory.
- Or you can buy a stack of paper finger towels monogrammed with the initial of your last name; and stack them on a pretty tray.
- Or you can buy a box of paper hand towels.
- A tall ceramic container—or straw basket—for disposing of the towels (put one in so guests will know its purpose. If you opt for paper towels, they can be disposed in the wastebasket; so the ceramic or basket container will not be necessary.

Memorize These Procedures

Welcoming Guests. When people arrive, be friendly, easy-going, and try to put them at ease.

Be Gracious to Non-Drinkers. Some people act insulted, even aggressive if they find out a person does not drink. Do not do that. Be sure there are good nonalcoholic wines and beers on hand as well as other

choices such as mineral water.

Show No Favorites. All guests are equal while under your roof. You do not give one iota more talk, time, interest, smile, or eye contact to your best friend or to the person you want as a friend than you do to the boring spouse of one of your guests.

On average, talk to each person about three to five minutes with your full attention, then move on, glancing about you to be sure everyone has someone to talk to and a drink—before you focus your attention on the next person. Move in around, from one part of the room to the next to talk to people.

If these are all old friends, you need not be so specific and can be very offhand; but when you host a cocktail party with a purpose—impress your boss, to get to know your new upscale neighbors, to repay social debts—your party is only as good as your ability to make sure everyone has a good time.

Defer To Your Guests. If you are the host, you always defer to your guest. The job description of a host is that you keep the event pleasant for everyone, whatever the cost to your personal opinions. If you are

not willing to do that, then you should never be a host.

Chapter 26

Being Socially At Ease

“Remember, no one can make you feel inferior without your consent.”—Eleanor Roosevelt

The more casual your manner, the more relaxed you will be. And nowhere is it more important than when you are dressed for a formal occasion.

If your personality changes into a stuffy air when you are dressed up, you need to dress up more often and learn to be comfortable that way.

Being dressed up requires certain behavior, of course, such as not walking with big steps and arms swinging wildly, not sprawling in your chair or exhibiting behavior that looks coarse. But apart from that, do have a down-to-earth manner.

In fact, the more dressed up you are, the more down-to-earth and relaxed you will want your personality to be. That way you will seem to own your finery and not as if your finery owns you. This is the

secret of feeling at ease.

Social Subtleties

It is often the subtleties that make or break you, socially. The way you behave at a business social is not exactly the same way you behave at a society social. And there are behaviors that are not acceptable in a privately hosted social function. For instance:

No Business Cards. Business cards are out of place in social events. To give them is the height of rudeness, because it looks as if you are using the hospitality of your host to further your own business goals. Social cards can be the same size as business cards, but they are white and have only your name and a personal email or telephone number in black letters.

Avoid Business Talk. Business is supposed to be separate from social occasions—in theory at least—so honor this difference. Talk about social interests, sports, topics of relaxation rather than topics that could bring worries to someone's mind. Also it can seem as if you are trying to impress someone if you introduce what you do into the conversation. It can also seem as

if you are judging someone by business rank rather than by personality.

If Someone You Dislike Is Present. When you accept an invitation, you accept your role as guest to be pleasant to all attending your host's function. Trying to avoid a person you dislike reflects badly on you. Speak and say a few words that are completely impersonal and then pleasantly move on.

Be Careful With Opinions. To use a host's party as your political platform is beyond rude—and it is a waste of time. You will not convince anyone there of your beliefs, only of your inappropriate behavior. You can find yourself shunned and your 'cause' lost to those who might have been convinced by you in a different situation.

If you express an opinion and someone disagrees, you show 'class' by saying, "Very interesting." Then smile and move to another group.

Internalize Etiquette—To Own It

You want to be able to attend events and enjoy them

without consciously thinking about what to do. And you can do that in one fell swoop.

The secret is to take a couple of hours one weekend and memorize etiquette. Sketch rough diagrams on paper. Pretend you are in various situations and act out how you would handle them. Go over each **three times**.

Then, dismiss it from your mind. When you go to dinners or parties, concentrate on warmth and happiness. Don't worry; you will automatically do the right things that you practiced, because you will have internalized them. You will seem smooth, effortless, and unconcerned about it. Such behavior is true confidence.

People are uncomfortable in the presence of someone who is self-conscious about doing the right thing. But, you will not be self-conscious and they will respond beautifully to you.

If you are attending a particular event, review etiquette for the event ahead of time, just as a reminder. Walk through it. You will internalize it and own it. This gives you confidence.

Confidence means feeling comfortable with yourself no matter where you are and no matter who is around because you know what to do. That is charisma!

Embarrassing Moments

We have all had them: Embarrassing moments that turn our faces crimson and scorch our thoughts for years. Making mistakes is the common denominator of being human. If you made no mistakes you would be either a robot or an angel—and you would be completely out of place with the rest of us!

Since it is inevitable that you will make social mistakes like the rest of us, the real issue is how to handle them when you do make them.

The Right To Be Wrong

Give Yourself Permission. Say these words, out loud, right now: “I am willing to make mistakes, if necessary, in order to learn how to do something.” When you make a mistake, mentally remind yourself of these words. Give yourself permission to make mistakes in your pursuit of bettering your life. **Ignore your**

mistakes. Instantly and smoothly, draw everyone's attention to something else.

I am reminded of a man who, as a volunteer to teenage boys, had been given the assignment of teaching sex education. On his way there, he stopped by a social tea of prominent men and women.

For whatever reason, he carried his briefcase into the room and set it on a side table. After twenty minutes of socializing, he picked up his briefcase and started across the room to leave.

Suddenly, his briefcase popped open and Xeroxed pages of the male and female anatomy flew out in the room.

To his credit, he simply bent and began picking them up and said, "I will appreciate your helping me gather these. I don't want to be late to the class I teach on sex education."

Instantly, everyone was able to cover their own embarrassment by helping him out, rather than just staring in awkward silence. He did not get flustered or stumble over himself with panicky explanations.

When he had the copies together, he calmly replaced

them in his briefcase, thanked everyone, and left.

He later told me it was his most embarrassing moment; but his aplomb in handling it, proved to everyone that he had the right to make a social mistake without shame, fumbling apologies, or a scrambling loss of dignity.

Social Conversations With The Rich

When you talk to someone, do you walk away, mentally scolding yourself, thinking, “Why did I say that? God, how stupid I sounded! This person will never want to talk to me, again!”

If you do, I am here to remove that burden from your shoulders, forever. You see, nobody remembers much of what you say. But the only thing they do remember is what it felt like to talk to you.

Were you defensive? Were you pleasant? Were you aggressive? Were you funny? Were you argumentative?

In other words, people remember the ‘emotional imprint’ of you, long after they forget the conversation.

If you say “Mary had a little lamb” in an angry tone, and then say it in a friendly tone, you can see it is not the words that carry your message, it is the emotion.

If you sense you are not getting a good response from people when you talk to them, you need to listen to your tone of voice—try changing the emotion in your tone.

Emotion in your voice is far more powerful for reaching your goals or defeating them, than you can imagine. Keep your tone upbeat and people will enjoy talking to you.

Heed the following conversational rules, as well:

- Do not tell how badly anyone has treated you. I don't care who else complains about the way they were treated, do not do it. You position yourself as a loser.
- Do not let others—no matter who they are—dump their problems on you. Later, when their situation has cleared up, they may resent you for knowing about it. If someone starts dumping their problems on you, just interrupt and glance at your watch and gently say, “Oh, I am so sorry, but I must make an urgent call. Please excuse me...and Joel, I have the greatest

confidence in your ability to handle the situation. Excuse me.” And go!

- Never be ashamed of your background. The Rich will put exactly the value on your background that you put on it. If you choose to be proud of your family and of your background, however limited it was, they will admire your decency. Never, ever be ashamed.
- If there is scandal swirling about someone in the news, you never mention it to that person and you behave no differently to the person than you did before—no matter how others may behave.
- Don't ‘poor mouth.’ People who are always worrying aloud—that they cannot pay their rent or their car payment, and they cannot afford to do this or that—seem to have no self-respect. And they show little respect for others by parading a woe-begone life that is always a day late and a dollar short.
- Never try to impress others. That is what being understated means—not trying to impress. For some reason, trying to impress has the opposite effect.
- Work on your conversational skills. Learn to ‘link ideas.’ Linking ideas means that you listen carefully to

a conversation and pick out one word that you can use to take the conversation in another direction. For example, a conversation has been exhausted about astrology. You link the planets to space exploration and take the conversation in a new direction.

Chapter 27

Stage III—Social Leadership

“What you get by reaching your destination isn’t nearly as important as what you become by reaching that destination.”—Zig Ziglar

You will know your hard work is recognized, when you are tapped to be an officer on the board of a prestigious charity; and you will know you have made it to the top of society when you chair a major fundraising event, which is usually a grand ball.

Serving On The Board

Most of the time, people who are asked to be on the board of a major social charity, are those individuals who bring an important (and free) solution to the charity.

This individual may be a journalist who is able to get free publicity for an organization; or an advertising executive who provides free ad copy and layouts; or a housewife who has worked tirelessly for years at every task the organization needed done. Being asked to be on the board rewards these people.

Even if you are young, if you have worked very hard as a volunteer doing things the Founders would never do, it is quite likely that you can end up on the board.

Over time, you may even become an officer. When you are one of the officers, you have risen to a nice level of social recognition.

If you become President of the Board, you have definitely arrived at the top.

Serving As Fund-Raising Chairperson

When you were in the entry level of stage I, leaders in the non-profit organization noticed that you were a volunteer who got things done. For several years, you performed your volunteer tasks more quickly and better than most other people. And you either raised

considerable money for or gave considerable money, yourself, to the organization.

For three years, now, you have been accepted into society's stage II through social invitations and reciprocal entertaining. You learned effective social behavior and proved yourself an adept guest and hostess.

And now, you have been asked to chair the most prestigious charity ball in the city. You, too, have arrived at the top.

What It Means To Be At The Top

When you arrive at 'the top' of society, it means you have power. You have power to influence people. You have the power to make things happen.

Being at the top means you will always be called upon to be photographed for the society page when the organization is being publicized. You will gain recognition among people, which gives you entrée to the best parties, the best invitations, the best accommodations, the best opportunities, the best lifestyle. In short, being at the top means the best is

yours for the taking.

Being at the top also means you have attained the recognition of your peers in your lifetime and you are honored by them. People who have the money to buy the best talent, listen to you and are influenced by you. And if you stay at the top for a reasonable length of time, you will have prestige and influence in the affairs of the community for the rest of your life.

Staying At The Top

Arriving at the top and staying at the top are two different things. There are other hard-working volunteers who would do practically anything to be an officer on the board or to chair the most prestigious social event of the year.

You will stay at the top if you pull off your tenure successfully. Then you can pass the torch to someone else and you will still be at the top, too.

It is only if you do not live up to your position will you lose ground and topple. So, how do you stay on top?

- You learn how to handle difficult people

- You learn how to handle difficult situations
- And the key for doing both is to learn how to handle yourself when you encounter difficult people and difficult situations in your new position chairing the ball or sitting on the board.
- Know What The Job Entails. Before you get carried away with your heady new position in society, know every last detail of what it takes to get the job done in a timely manner.
- Have Your Team Players In Place. You may get the glory for getting the job done, but you cannot do it all by yourself. You must know exactly who the people are that you can count on. And be sure these are people you can work with.
- Make Your Goals Realistic. You are better off delivering more than you promise, than less; so before you outline your goals, try to anticipate every possible deterrent.
- Carefully Document Everything. Have short meetings with a typewritten agenda for every person attending. Start on time and finish on time. Be sure you promptly document every action and every activity and who did

what in your computer; or on paper if actual hard copy is needed.

Don't Be A Prima Donna/Primo Uomo (Male or Female). Give a lot of praise, a lot of thank-yous, a lot of credit to others as you call on them and as they do things for you. Do not fawn, but graciously recognize the work and contributions of everyone on your team.

Don't Go To Pieces. Remember you are dealing with volunteers, not paid employees. The quickest way to prove the job is too big for you is to throw a temper tantrum or to belittle people.

Disarm Antagonistic People. If someone is bitter about your social rise, he or she may give meaningful glances and make sarcastic remarks about your proposed plans. For example, if the person comments that what you have done is flashy, give a bright smile and say, "Oh, thank you. I have been deluged with compliments; but it all works so well because I have such good support from people like you." Don't try to explain yourself or to deny anything.

Keep Problems To Yourself. It is tempting, but it diminishes your authority and it diminishes you to carry

on about the problems of the job you have undertaken. And if you complain about the people who bedevil you throughout the project, you are giving them power. Surely, you do not want to do that, do you?

Behave With Happy Ease At All Related Social Functions. Fake it, if you have to; but do it for yourself and for the sake of the project. Whatever may be wrong, say nothing, and act as if everything is perfect.

Be Prepared In Your Personal Life. Make a check list to have whatever you need ready for the big event—baby sitters, prepared meals for your children, a backup hairdresser, two outfits (2 ball gowns or tux), jewelry to wear with either outfit, and an extra pair of shoes and stockings in case something goes wrong.

Then have a wonderful time and enjoy the kudos you will receive from everyone for a job superbly done.

You have made it, kid!

Friends For Life

Remember, once more, that society is just a group of

people wanting friends. Sometimes, while working together with people to promote art or science charities, you will find yourself in an arena of egos, agendas, strong personal drives, and voracious appetites for social recognition.

And sometimes these qualities rub against one another and create conflict. Some of these people never bother to get to know you, while others drop out of your life. Is it worth it?

Yes, because through it all, as you grow, you also find true, deep, and wonderful friendships—many that will last for a lifetime!

Part 4

Romancing The Rich

Chapter 28

Who Wants Romance With The Rich?

“You do not have to be poor to want to marry money. The Rich want to marry the Rich, too.”
—Ginie Sayles

What if you fall in love with a Rich woman or man? Do you want to risk losing the person because you feel intimidated or outclassed or through simple naiveté?

No. You want to stand an equal chance of enjoying a fulfilling romance, perhaps even marriage to this person.

That is where this book comes in. It is designed to help you understand some unique aspects of dating someone who is Rich and to help you through some potentially rough spots.

Some of you reading this book are single and not

involved with anyone at this time and through business or social events, you may find yourself attracted to a Rich single man or woman and want to pursue a relationship.

And there is nothing wrong with that. Besides, you are not alone. There are four types of people who seek a Rich mate—and their motives may be very different from yours—but, then, again, maybe not.

Most people who want a Rich mate sincerely want to be in love—they simply look for love that includes an affluent lifestyle.

Note: In keeping with my book, *How To Marry The Rich*, I will use the abbreviated initials “RM” throughout this section—and an “RM” means a “Rich Mate” of either sex.

So who wants an RM? I list them below in order, from the greatest number of my clients to the least.

1. The Rich

My greatest number of clients are Rich. And more than anyone else in the world, it is the Rich who want

to marry the Rich—Celebrities, Old Money, and Status New Rich. You would think that because they are wealthy, they would not care if their romantic interests have money, but many of them do. Why?

Fear of Marrying Down. Heiresses and heirs especially fear embarrassment with family and friends at the prospect of ‘marrying down.’ Peer pressure to marry within their class is very real.

Desire To Improve Their Social Position. There are a lot of self-made Rich people who have found that money cannot always buy entrée to the level of society they want. So, they set their sights on an RM of a higher social level.

Paranoid. This type of Rich is so afraid they will marry a gold digger, that they inadvertently become one, themselves, in seeking someone Rich to marry.

2. High Achievers

My second highest client base is filled with well-educated professionals—attorneys, physicians, stockbrokers, Certified Public Accountants, successful

authors, a famous chef, motivational speakers, models, actors, and educators (including professors from Harvard, Yale, and Stanford).

These are high-achieving individuals who can take care of themselves, financially, so why do they seek an RM?

An RM Can Bankroll Their Business. Physicians and attorneys often marry for the ‘silk stocking trade’ that a Rich marriage can provide. Many politicians, artists, writers, musicians, and actors find that a love relationship with the Rich can advance their careers.

Why go in debt with a bank loan, when a lover or spouse can bankroll you without interest?

Achievers Are Reward-Oriented. All their lives, high-achievers work for rewards on every level. They have worked too hard to get where they are and just cannot go back to dating the types of people they feel they have outgrown. A Rich marriage is their ultimate reward—and proves they have made it.

Some Achievers Are Too Competitive With Other Achievers. Love relationships with other

career professionals on their level become competitive—and deadly to a love relationship. High Achievers either need a non-competitive support-system (wind-beneath-the wings person) or they need an RM who is non-competitive because that person already has it made.

3. A Fortunate Few

A fortunate few refers to men and women whose daily lives do not bring them into social contact with the Rich, but; through some quirk of fate, they were fortunate enough to stumble into a relationship with a Rich person. They were truly in love with the RM and were crushed when the love affair ended.

This category is made up of sales clerks, flight attendants, waiters, secretaries, schoolteachers, firemen, policemen, mid-management workers, blue-collar workers, nurses, and nannies. Now, they deliberately seek an RM because...

The Dream Life Was Too Good. Through an RM who was generous and indulgent, the Fortunate Few—

male or female—experienced a Cinderella love story that has ruined them for anyone else.

They May Have Serious Hardships. Many of the Fortunate Few are single parents who simply can not make ends meet. By the time they pay rent, utilities, car payments, day-care, budget for gas and buy groceries, they have nothing left over.

Bitterly remembering the good days when they were involved with the lost RM, they now believe the old adage that you can make more money through a five-minute wedding ceremony than you can by working hard all your life.

4. Exotics

This fourth category includes a few centerfold models, a couple of topless dancers, and professional escorts of both sexes. These individuals make very good money, often through a Rich clientele; but they want a ‘real’ relationship with the Rich for one or more of the following reasons.

Exotics Often Want Out Of Their Careers.

After a few years of living high on the easy money of dancing or escorting well-heeled strangers, Exotics begin to feel trapped because it is a career in which they can go no higher. They feel trapped, too, because they cannot make as much money in a new career as they now make—and they are accustomed to their large earnings.

They also have to spend a lot of money to keep looking good—so cosmetic surgery; cosmetic dentistry, wardrobe, and hair become necessary expenses. So, even though they make a lot of money, they find it hard to get far enough ahead to stop what they are doing.

Exotics Get Too Old For Their Jobs. One topless dancer said to me, “I started at twenty. Now, I’m forty-one and still popping out of cakes at fraternity parties for boys who are half my age and could be my sons” (This woman does not look a day over thirty-five).

Which Type Succeeds In Marrying The Rich?

True, the Rich tend to marry other Rich because they meet socially or are introduced by friends. They

also meet through the force of gravity that is natural to their financial level—same neighborhoods, same schools and alumni associations, same charitable causes, same friends, same sports, same hobbies, same clubs, and so on.

But, beyond the social opportunities of the Rich, romance with the Rich is just as much the domain of anyone—including you. It does, however, help to have one of the following advantages:

Self-Motivating Desire

If you have a self-motivating desire for romance with the Rich, you are willing to do whatever you have to do—and to change whatever you have to change—in order to achieve your goal.

- If it means you must go places where the Rich are every single day—and never miss a day—you will do it.
- If it means learning new social skills—you will do it.
- If it means changing the way you dress—you will do it.
- If it means moving to a new town—you will do it.

- If it means changing your neighborhood—you will do it.
- If it means taking risks to meet the Rich—you will accept responsibility for your decisions and do it.
- If it means going expensive places, alone—you will do it.
- If it means dating Rich people you are not interested in because it will be a learning experience and it will lead you to other Rich people—you will do it.
- If it means touch up cosmetic dentistry or surgery to give you more confidence—you will find a way to have it done by qualified professionals.
- If it means learning about art or sports or charities that have never interested you—you will do it.
- If it means working out, daily—you will do it.

In other words, you will do whatever it takes to achieve your goal.

Good Heart—Good Luck

If your entire psyche is honed and ‘ready’ for an RM, you will find ‘luck’ happening in the most unexpected ways.

For me, I have found ‘good luck’ tends to follow ‘a heartfelt action’ to help someone else. My glamorous girlfriend, Melissa, was notorious for giving great parties; but when she invited me to a Halloween costume party, I declined. I felt I could not afford frivolous costume expenses and baby-sitting in light of the fact that I had student loan debts and new car payments in addition to living expense.

Plus, I was frustrated because my four-year-old daughter was tested as ‘gifted’ and accepted by a very fine private school for gifted children; but I could not afford to pay for her to go there.

Costumes and baby-sitting for a party? Definitely not.

I was hard at work grading papers that night when another girlfriend called me from the party.

“Ginie,” she whispered into the telephone, “Please come to Melissa’s party. There is almost no one here and she is embarrassed.”

Instantly, my heart went out to Melissa so I called a baby-sitter for my four-year-old, and without a costume, I set off for Melissa’s failed party, not

knowing this deed of friendship would drastically change my love life and my financial life.

It was about ten-thirty at night when I picked my way through a row of buildings, trying to find the party room.

“Excuse me,” I said to a man walking toward his car, “Can you tell me where the party room is located?”

He was silent a minute, and then said, “If you will follow me, I can take you there.”

But I was not about to follow a stranger. I shook my head. “No, thank you. I will find it myself.”

I turned away and resumed my search of the buildings, uncomfortably aware that the man had not gone to his car, after all, but was following me.

Thankfully, I soon found the party room, which had only a handful of people and no energy. Melissa’s face lit up, gratefully, when she saw me, and as she hugged me, she said to the man behind me, “We thought you were leaving.”

I turned around and there was the stranger who had followed me. “I changed my mind,” he said simply,

then quietly introduced himself to me, as Mike C., letting me know he had been at the party beforehand.

I learned from Melissa that Mike was a member of an exclusive tennis club and that one of the tennis professionals on staff there asked if Mike would give him a ride to a Halloween party. He did give him a ride and the pro invited him inside for a drink. Mike had just been leaving when I arrived.

The next day, my doorbell rang and a florist literally filled my entire apartment with every kind of plant and flower arrangement imaginable, including flowers I never knew existed. All my tabletops, counter tops and floor spaces were filled with flowers and there was scarcely any place to walk.

Stunned at the endless stream of flowers, I watched the florist carry in the last huge bouquet—for my daughter—of pink carnations mixed with giant lollipops and a big, fuzzy teddy bear.

It was all from Mike, the man I had met the night before at the Halloween party. And I had not given him my address. He had gotten it from Melissa.

The relationship that followed with this very, very

Rich man was intensely romantic and thrilling. Among other things, within three months, he paid off my college loan, my car loan, and paid for my daughter to go to the private school for gifted children that I had been unable to pay.

The night before my birthday, Mike flew my parents to Houston for dinner, where he informed my dad he was going to marry me. And the next day, he gave me a surprise birthday party filled with our friends where he presented me with a beautiful diamond ring.

My ‘heartfelt action’ to help my girlfriend resulted in very ‘good luck’ for my needs being met. But luck has happened many times for me when I respond—genuinely from the heart to someone’s need—an out-of-the-blue streak of luck arrives on its heels.

It won’t hurt you to try it—and be sure to look for the luck!

Learn How To Connect The Dots

When you meet Rich people through one situation, learn to use the relationship for another situation. This is ‘connecting the dots’ and the Rich do this all the time.

For example, elderly Rich women love platonic attention from young men. So, if you meet Mrs. Old Guard through church, find out through small talk if she has nieces or daughters or granddaughters of dating age.

Spend small amounts of time in conversation with her each Sunday—and mostly listen. Ask specific questions about her interests—such as her favorite garden plants, or favorite opera singer, or in which country she keeps a second house.

She will be charmed by your thoughtfulness if you send an article about her favorite singer, or tell her about a garden exhibit that focuses on her favorite garden plant.

And then, when you just happen to be visiting the country where she has a second home, you can ask for a letter of introduction, or just a list of places to go, or if she knows families there who might have single adults about your age who could show you around. She may even insist you stay in her second house while you are there.

No Guilt—You Have Qualities That Are

The Equivalent Of Money

When I was a stockbroker, I learned there are assets that have the equivalent value of cash to someone and these are called ‘cash equivalent assets.’

Your ‘cash equivalent assets’ will be the qualities you bring to the relationship. Perhaps your assets are humor and warmth, serenity and intelligence, sensuous excitement, complexity and sensitivity, or an interesting diversity.

You may not have money; but you are not bereft of assets. If an RM is hanging around, it is because that person considers your assets to be equal in value to his or her financial assets.

Your quality as a person is an equal exchange—and the RM will gladly finance the time you spend together.

Have no guilt because you do not have money. You have the equivalent of it in personal quality. And you owe the Rich nothing for the money they spend on you in a relationship—because you have paid it in full with the quality of ‘you’ and your time.

Many men fall victim to the idea that because a Rich woman treats them to dinner at a five star restaurant,

they owe her some kind of service—like bartending her party or cleaning her pool.

This is a false idea. If a Rich woman asks you to dinner and you accept, you are agreeing to what was specified—dinner—and nothing more. She paid for dinner because she likes you and she knows she has the money to pay for an extravagant meal, whereas it might be a hardship on you.

Many women fall victim to the idea that because a Rich man takes them to a five star restaurant and spends lavishly for dinner and expensive wine, that they owe him sex, later.

Nothing could be further from the truth. You never ‘owe’ sex because of dinner. You have fulfilled all dinner obligations by your mere presence and charm.

Relationships are a pay-as-you-go proposition, whether people have money or not. We all pay the cost of our time and our emotions with each other in our presence. And once spent, we have only purchased the present moment and not future feelings.

Have no guilt for the money RMs spend on you. You are worth it!

The Emotional Currency Of Money

Money always follows emotion. No exception. We all spend our money emotionally. If we didn't, everybody would have balanced checking accounts. But because money is the currency of our emotions, we spend when the emotional tug says:

“I’ve just got to have that great-looking suit...”

“I would love to have that car...”

“I’ll just die if I don’t go to Europe this year.”

Advertisers know this weakness of ours. They promise us emotions of happiness, love, sex appeal, or ecstasy if we use their product.

And there is no greater emotion than love to inspire money-spending. You would spend your last cent on your children because you love them. And if you love your pets, you spend money on them.

Therefore, if an RM tells you that he or she loves you, but refuses to spend money on you, it is a lie. Money-spending is one of the greatest indicators of love.

If a Rich woman tells a man she loves him, but she

buys herself an expensive new car when he is struggling to keep his broken-down clunker working, I think we can tell where her true emotions lie.

And lie is the operative word. Money does not lie.

Money always follows emotion—no exception.

Chapter 29

Start With A Million Dollar Image

“Change your appearance and what you do with your time—and your life will change.”

—Ginie Sayles

When I became a model, the first thing I learned was the power of color. My personal life changed when I discovered the power of bright red and hot pink in solid, head-to-toe, outfits. It was as if the lights came on in my life and I found myself center-stage, surrounded by new, Richer suitors who had never noticed me before.

Some people say that you do not need to be professionally color-coded. You do. And if you follow your bright and pastel color charts that the professional gives you - you will see your love life change, dramatically.

The colors of love are both pastel and bright.

Men should have a solid bright red tie, hot pink striped tie, a solid, bright red shirt, a pale pink shirt, light blue, bright white, and soft yellow (if you get the right shade of each color for you). Two styles and shades of blue suits—no brown after six p.m..

Women need ‘the little red dress (silk with matching shoes, belt, handbag), as much as they do ‘the little black dress’ (which should not be worn as often as color). Add a hot pink cocktail dress with rhinestone earrings, a white lace blouse with a baby blue skirt, pale pink suit with pink accessories and white pearls and you are ready to go. A solid, bright white dress with all-white accessories has a similar impact as bright red, so you can wear it as an alternate, if white looks good on you.

Interestingly, if a man dreams of a woman wearing black, he thinks of her as too stern; whereas if he dreams of a woman wearing hot pink, he is in love with her. Hot pink is the color of roses and equates with love in the male psyche.

Learn The Power Of Style

Men: You will always be appropriate in preppy styles, because preppy is never out of style among Rich Pedigree women, because Pedigrees are the ultimate Rich. You can add a few trendy items to your male wardrobe, but rely mostly on good Pedigree preppy styles when you are in doubt about what to wear.

Women: Do not wear preppy clothes when your goal is to attract men. Rich men are not just Rich—they are also men—and men respond to sophisticated body-conscious (softly body-conscious, not embarrassingly tight) styles. And if you are in the right shade of a Love Color of pink or red, you are irresistible.

Fabrics And Textures

Both Men and Women. Touch-me fabrics have sensuous allure for relationships. The best are sumptuous cashmere, chamois shirts, corduroy pants, lush silk, crisp satin, and taffeta, which has the added sensory-appeal of a crinkling sound. Nubby burlap-type fabrics, thick cable-knit sweaters, and cozy wool are

all fabrics that silently ask for a hug.

Such fabrics feel comforting on your body and they are a pleasure to your RM's touch. Worn in bright or pastel Love Colors, your tactile fabrics make you desirably touchable.

Underwear

Men: Personally, I like for men to wear sexy underwear. I do. It is a treat when a man steps out of a tailored suit with just a g-string or bikini briefs. Wow!

But the key to carrying it off, is to be totally unself-conscious about it. If you can't, then wear your trusty boxers. Some women prefer boxers, anyway—and boxers are Pedigree stuff, so it is always appropriate (but not terribly sexy for seduction).

Wear whatever you feel sexiest and most confident in when you plan a magic date of lovemaking with a woman.

Women: Sexy lingerie—or nothing at all—under tailored suits are sexy for you, and what's more, it makes you feel sexy. Feeling sexy underneath is part of the magic of your body-attraction.

Stay away from trashy or gimmicky lingerie. Opt for a variety of silk teddies, satin garter belts with matching panties and bras, lace-topped thigh-high stockings, a couple of sheer bodysuits, tap pants, lacy-cup bra and panty sets, silk boxer shorts, and a leopard print bra and panty, along with an innocent dotted Swiss panty and bra.

Black is always right for lingerie. Nothing is more seductive and figure flattering than a very sheer black slip. A sheer black slip with nothing but your bare, scented skin beneath it is lushly erotic.

And speaking of scented...when you take off your undies at home, drop them in the bathroom sink and add your bubble bath. Swish, drain, and rinse. Hang to dry. Fold the next morning and tuck into a lined drawer with potpourri sachets or cotton balls soaked with your favorite perfume.

As far as lingerie to sleep in—my dear, always, always ask a man to give you his shirt (preferably 100% silk) to take home and sleep in. I started doing that when I went steady with a boy in the eighth grade and never stopped.

I found that nothing stirs a man's tender desire more than to see you swallowed in his shirt (unbuttoned) and with nothing on underneath.

Wardrobe Pieces

For dating RMs, you need at least four dressy outfits, six semi-casual outfits and four casual outfits; but all you really have to do is just to follow the guidelines in the Social Wardrobe section (Chapter 22), and you will be dressed just fine for romancing the Rich.

Hairstyles

Men: Go with your natural hair or have a hair transplant if you wish, but avoid hairpieces. Many women—including me—like balding men—as long as you do not comb forward or over to cover up the bald spots. And if you shave it completely bald, it can look more virile than balding.

Silver hair is mesmerizingly elegant on men in their late forties and fifties; but gray hair past sixty-five can have an aging look, rather than an elegant look. Have a stylist color your hair so that you retain gray temples.

Women: Women can wear their hair long or short, but whatever the style, it should be touchable, shiny, and sweet smelling. I never met a man who did not like to run his fingers through a woman's hair.

A woman will do well to have three different looks for her hair. The most versatile length for your hair is collarbone length to shoulder-length. Short hair can be worn behind the ear or brushed to the face, with bangs or without or with a side or center part. Short hair looks best with a firm chin. Longer hair can camouflage age-related flaws.

Women's Use Of Makeup

Contrary to what you may think, men DO like makeup when it is appropriate; but they also like a touchable face. When a television crew from England taped me for a show in the UK, one of the women asked the producer if he preferred the American woman's style of makeup or women with no makeup. He did not know I was behind him and he answered, "I think American women have a polished, finished look because of their makeup and I like it better."

Conversely, I once dated a football hero who

considered lipstick and a touch of eye shadow okay; but he deplored any makeup base on a woman's skin. He preferred a fresh clean look and either no makeup or minimal makeup, such as light powder.

What Men Respond To Is Your Key. The most important clue women need to look for is what men respond to—and models and movie stars definitely attract Rich men—often because of how sexy their cosmetics make them look.

Believe me, if makeup did not work to attract men, women would have abandoned it a century ago. It is still with us because it helps attract men.

Even so, keep your makeup as natural as possible for daily wear and if you really do not need to wear it, don't, unless it is to a dressy occasion, which calls for classic red lipstick and defined eyes.

Fragrance

Anytime I began a new relationship with a man; and it 'felt' meaningful, I bought a new perfume and wore it throughout the time period that we were an item. At the end of a relationship, I stopped wearing it.

I have always joked that if I ever wrote an

autobiography, I would name it The Fragrance Of My Life because I can be anywhere and if I smell a certain perfume, I instantly remember the special man assigned to that fragrance and that period of my life.

Men: Do use your fragrances to be memorable Perhaps the most underestimated seduction of all is scent. As a man, you can layer your fragrance with your favorite cologne-scented soap in the shower, matching antiperspirant, a slap of the same scent in aftershave and a brisk spritz of cologne. When my husband wears Bel Ami by Hermes, women constantly ask what he is wearing.

Women: Carry your perfume in a small atomizer in your purse. Just before slow dancing, spritz it on and it will cling to the shoulder of his jacket. When he undresses that night, your perfume will carry your presence.

A lingering fragrance of you can enchant him when he rolls onto the pillow where you lay a few hours earlier during love making...or in his car the next morning as he drives to work...reminding him to call you.

Fresh Flowers Can Be A Woman's Accessory Fragrance. A wealthy Texas oilman took me to a nationally televised tennis tournament at the River Oaks Country Club in Houston, Texas.

I have long carried fresh, living flowers as an accessory, and on that day, wearing a white halter-top sundress and white sandals, I carried several bright pink Freesia flowers with a white ribbon tied around them. My hair was slicked back, and I tucked a few matching pink flowers into the black knot of my hair at the nape of my neck.

My date and I were sitting in front row box seats court-side when one of the television cameramen said, "Your flowers look great!" and turned the camera directly on me.

My date laughed and said, "Looks like you're going to be on the national news tonight, Ginie." I don't know whether or not that cut made it in the sports coverage, but it was a nice moment.

Anytime I have carried fresh flowers as an accessory, men have complimented me. Once a man who was standing nearby reached out and lifted my

hand as if to kiss it—but, instead, it was to smell the gardenia I carried!

Before you carry fresh flowers as an accessory, be sure you are not allergic to them. If not, the following flowers are fragrant and beautiful to carry as an accessory:

- Gardenias
- Freesia
- Roses (but they can seem unimaginative so carry more than one for flair)
- A bunch of Honeysuckle
- Magnolia blossoms
- Flowers that create a pretty effect without scent are:
- Baby's Breath
- Queen Anne's Lace
- Lilies
- A single Ginger Torch flower
- One enormous bright Sunflower
- Sweet Pea or anything that trails from your hand

If you carry a fragrant flower as an accessory, do

not wear perfume. If your flower has no fragrance, it is fine to wear perfume.

You can bind a flower stem with a long ribbon to match your dress, and the opposite end of the ribbon to your wrist in a loose bracelet, if you like.

On the day you shop for a fragrance, pick up a quarter pound of whole espresso coffee beans and take it with you. Sniff the coffee beans to clear your olfactory senses before you begin—and after every third fragrance. It really works.

Men may prefer a cup of espresso (if the stores allow it inside) and sniff and taste after every third fragrance.

To stay in the ‘now,’ tell your perfumer that you want perfumes that are new on the market. It keeps you fresh, current, and free from older scents that a lot of other people are wearing.

If a woman wants a fragrance that does not evaporate quickly, look for perfumes with a base of Oriental Florals. And, of course, layer your fragrance to help it last.

Telltale Details

You can have perfect clothes, hair, shoes, and fragrance; the details will either tie it all together or unravel your best efforts, completely. Check these details in a full-length, three-way mirror:

- A man's nails must be short and spotless
- A woman's nails must be even-lengths. This means all your nails must be as short as your shortest nail. No chipped nail polish on fingers or toes. No ragged edges.
- The back of your hair is smooth
- No lint, loose threads, pet hair, or your hair anywhere on your clothes
- Even hems for cuffs, pants, skirts, jackets.
- All buttons are secured
- No runs in stockings. Well-fitting socks that are appropriate in color, texture, and style to your clothing
- Clothes are well-fitting
- Shoes are polished—with no run-down heels
- No wrinkles or stains on clothes. Clothes are well-pressed and clean

- Makeup, hair, clothes, shoes look good from every angle
- Knuckles, knees, and elbows are pink (whatever your race) with cleanliness
- Jewelry and accessories are appropriate for the occasion and the outfit
- No bunched underwear or panty lines

Body Language

You want to be relaxed and natural, of course; and you will be with just minor fine-tuning to give you an air of good breeding in the following ways:

The Way You Carry Yourself

The opposite sex will notice you more when you carry yourself proudly. And if you don't feel so proud, find a wall to help you.

Several times during any evening (or day) when you are with a date or in a setting where available RMs are, go to the restroom and flatten the back of your head, your shoulders, your rear-end, your calves, and your heels against the wall. Your chin must be level—

not jutted forward or up.

This perfectly-aligned posture gives you ‘presence.’ You will be amazed (and will thank me) when you see the impact you have on others when you carry yourself this way.

All my practice of good posture paid off when I was a mystery guest on a celebrity game show. When the show opened, the silhouettes of three women were revealed. The lights came on and the announcer said “All three of these women claim to be Ginie Polo Sayles, who teaches women how to find and marry Rich men.”

I was number 2 - and these are the exact words one of the celebrity judges used to describe me “From the minute they opened up the panel, number 2 was poised and modeling like there was a string pulling her from the top, where, if she were being watched by all the people who are going to buy that book, they’d say ‘Oh, look at her! She’s on!’ - I voted for number 2.”

Little did he know that, several times, before going on-stage, I went to the ladies room and deliberately perfected my posture against the wall. And that is

what I did all during the time I was single and dating wealthy men.

Men should absolutely carry themselves with pride in the manner I have described. A Rich woman is not turned on by a man who slumps. Be proud. Show it!

The Way You Enter A Room

When you carry yourself with great posture, and pause in the doorway to glance about the room, the doorway ‘frames’ your body for a moment and allows Rich women or men to notice you. While pausing, take time to locate who the people are you want to meet, and decide, accordingly, where you want to sit. Also, ‘read the room’ —by that I mean notice where the center of action is because that is where you want to be. Never sit on the sidelines or in dark areas or away from people. And try not to bounce when you walk up and down stairs.

The Way You Stand

A man looks more confident and masculine standing with his feet about eight to twelve inches apart—or slightly less than the width of his shoulders.

A woman looks more graceful in a dress or suit

when she stands with her feet together, one foot slightly ahead of the other, elbows close to her body, her shoulders back. However, there are times when a woman in pants can look dramatic with a semi-bold stance.

Both men and women will be more effective if the front of their bodies fully face the Rich woman or man they are talking to, while standing about sixteen inches from the person.

The Way You Turn

Pivot on one foot when you turn to leave. You can send a slow look to an RM, just as you turn, and walk away from the RM, without a backward glance. It has almost the same effect as lingering fragrance.

The Way You Sit

Do not bend over and feel for the chair with your rear-end. A man should walk alongside a chair, pause closely in front of it, and settle down into it.

A woman should walk toward a chair, and when she is close to it, turn and step back until she feels the chair with the back of one leg, then lower herself onto the chair seat.

If she is wearing a very short skirt or a formal gown, or if she is a bit heavy, a woman looks better with her knees together and ankles crossed.

Otherwise, a woman who welcomes the attentions of a male should cross one leg over the other—and not rest it on her knee—but pull her leg slightly higher onto her thigh. It's a very sexy look.

Sensuous Subliminal Gaze

Whether you are a man or a woman, if you sitting next to an RM you are attracted to, cross your leg toward that person, and angle your upper body toward the RM, fully facing the person.

While the RM is talking to you, listen attentively. But, once—and only once—during the conversation, slightly part your lips (yes men, too), focus on the RM's left eye for two seconds, then shift your focus to the right eye for two seconds, then focus on the RM's lips for two seconds.

Then, go back to paying full attention to what the person is saying and don't give the seductive look, again. This tactic has a subliminal effect that 'steeps' into their subconscious minds.

The Way You Enter And Leave A Limousine

A man is the last to enter a limousine in order to put his date in first and he is the first to leave the limousine in order to extend his hand and help her out—although the driver or doorman frequently performs this.

A woman enters a limousine by letting her date or driver open the door for her. She sits down on the car seat—and keeping her knees together—inconspicuously swings both feet inside. To exit the limousine, she waits for the door to be opened for her, extends her hand to her date (or driver or doorman), swings her legs outside, and lifts herself out of the limousine, and takes her date's arm.

Cultivating The Right Image

You do not have to be handsome or beautiful to attract an RM—just have a happy energy in your face. Happiness attracts the opposite sex like a magnet. Your face has an attractive glow. And when you are interacting happily with people around you, it makes you 'approachable' to RMs.

If You Don't Like Your Name, Change It!

I once dated a man in the fifty million dollar category, who also dated movie stars and he said to me, “I think there is something about a name that has a ring of success to it.” I put his words in my book, *How To Marry The Rich* because I agree.

I believe your very soul responds to your name—and that every cell in your body responds when your name is called.

I have not studied all the religions of the world; but I have studied a lot of them—and one of the things I noticed was that whenever a deity of a faith changed the lives of someone in that faith, the deity changed their ‘name.’

This was true of Abram to Abraham, of Saul to Paul; and in today’s world even boxing great Cassius Clay became Mohammed Ali; and it was reported that a child from Washington State was chosen as the incarnate Buddha and was given that name.

If you love your name, keep it. If you think you will regret changing your name, don’t do it. And above all, do not be so unstable that you keep changing your name over and over and over. Your name is also part

of your image, so be sure it fits the image you want to project.

Chapter 30

30 Ways To Find A Rich Date

“You can meet the Rich without their ever knowing you did it deliberately.”—Ginie Sayles

Romance lends itself to a little more derring-do and fun methods for finding the Rich. And do have fun.

You attract RMs more easily when you are having fun because you are more relaxed, open and responsive to the moment, which adds a happy energy to your face and makes you attractive.

Here are the places and schemes to make it happen. Revise your calendar every week to add one of these items.

Start A Dating Service For The Rich

When I was single, I was asked to write an article

on dating services for a singles magazine and I discovered that a lot of dating services were started by singles who wanted to meet a mate for themselves. They were able to scope out the available recruits for themselves under the guise of business—and make money at the same time.

One young woman on the West Coast got the word out that if women would supply her with photographs and resumes, she would approach the Rich men she knew.

In reality, she didn't know them. She had her own eye on certain Rich men she wanted to date; but, she needed the legitimacy of running a dating service as entree to meet them.

When she had collected enough photos and resumes of women, she registered her business name, and contacted the RMs to schedule an appointment.

Dressed like a knockout for her appointments, she spent the first ten minutes taking information from the RM and trying to determine if he seemed interested in her. If he did, she showed him photos of less than desirable candidates, often ending the meeting by being

asked to dinner by the RM.

If he were polite, but obviously not interested in dating her, she whipped out the photos of her most desirable women and signed him up for her service. Every such interview had the double benefit of either becoming a Rich husband for herself or a Rich customer for her dating service. Neat, huh?

Register For Quality Online Dating Services

Avoid putting your money into an online dating service that has been in business less than five years (ten is better!). Always see if a dating service is listed with Better Business Bureau. Get references and check the references of the dating service. See if the dating service has a good refund policy. And be sure they cater to an affluent clientele.

Doing all of the above is the best way to be sure a service is financially sound and has a verifiable reputation. But there is something else, that women should know: Some men who live in her area may belong to several dating services; whereas, women

usually belong only to one.

Some of the local men in the dating services may know each other and may compare notes about the women from one dating service to the other. For example, they may discuss who will go to bed and who won't, what she will do in bed, and how they rate her, sexually. Of course, not all men do that; but it does happen, so be aware of it.

Too, women over forty do not fare as well as younger women in some dating services; so you could end up spending a whole lot of money for nothing. However, there are dating services for all ages and also for people over a certain age and that may be best. If a woman over forty takes good care of herself, she should do all right in most dating services.

The dating service may guarantee you a certain number of dates—but, who knows, they may have some men on their payroll, or as a trade-off of some sort, to fulfill the guarantee.

The best thing to remember is that a dating service might be able to get you a date; but they cannot create chemistry between you and that person. Still and all,

what is wrong with having a date? For all its drawbacks, I still think you should try every safe avenue open for meeting the Rich, including dating services that have a five to ten-year track record.

Take A Job In The Business District

Jobs in business districts are great, as long as your company does business with well-heeled clients and you are able to interact with them. I became a stockbroker for this very reason.

I realized that the Rich have to ‘do something’ with their money; so if I were in a career that helped people ‘do something’ with their money, then I would meet those people who had money to ‘do something’ with—hence, I would meet the Rich. And I did.

A male stockbroker married a Rich widow who needed financial advice after her husband died.

Other Jobs To Meet The Rich

If you have a career you love, stay just where you are. But, if you have not found a career, begin trying

on a few that interest you. Here are just a few ordinary jobs where my clients successfully met the Rich:

- Journalism—read # 11 below.
- Concierge in an exclusive hotel. Married a Rich businessman.
- Tennis Pro at a resort. Married a Rich divorcée.
- Flight attendant for Private Jets. Still dating Rich owner.
- Working in a fine Auction house. Is Gay and has dated several Rich and Gay investors in antiques.
- Steward on an expensive Cruise Line. He said the cruise line gave the men a large box of condoms and told the male workers to be sure the Rich women had a good time. He now lives with one of them.
- Hostess in a posh restaurant. Dated several Rich men she met while working there.
- Attendant at a well-known rehabilitation center. He became engaged to a Rich woman he met there.
- Job with major performing arts organization. Dated celebrity performers and Rich patrons.

- Museum Tour Guide Married a Rich television producer
- Secretary for Oil Company. Married company president.
- Work part-time for celebrity golf tournaments. The word is that a golfing legend met and married a woman who was working the concession stand at a golf tournament. Work weekends or moonlight at jobs where the Rich are.

And whatever career you are qualified for, be sure you apply it to Rich areas. For example, if you are a nurse, work at the hospitals that cater to the Rich.

A nurse who was in a miserable, abusive marriage with a man who would not work, had four children, along with heavy financial debts. She went to nursing school and worked nights at a hospital the Rich used. While there, she met a very Rich man who was in the process of a divorce. Over the three weeks of his confinement, they fell in love.

At his request, she divorced her tyrant husband and married the kind RM. He supported her four children like their father never did - and after twenty years,

they are still happily married. Use your noggin, too. Come up with jobs and part-time jobs that put you in contact with the Rich.

Follow Your Inner Curiosities

Make a list of five things you have always wanted to learn how to do but never had the time for. A typical list might look like this: 1. skydive 2. painting 3. horses 4. be a tour guide 5. play golf

Curiosities are your soul talking to you—and if you listen to it, and follow it, you will find your life becoming an adventure.

In fact, your curiosities will lead you exactly to the people you want to meet—if you will apply all your curiosities to affluent groups of people.

The woman who made the list above had always been attracted to horses but had never been close to a horse. She just thought they were beautiful animals. She even had framed prints of horses in her house.

I told her to pay special attention to her curiosity about horses and to follow her interest in them.

“Visit every club that has anything to do with horses,” I urged, “I don’t care if it is a Rodeo Fan Club or an English Side-Saddle Riding Club or an Arabian Horse-buying Club—I want you to visit any group that has anything to do with horses. Do not join until you have visited, first, to see if these are people you want in your life.”

She did this and at one of the groups she attended, she met a wealthy rancher and they instantly clicked.

The nice thing about following your inner curiosities is that when you meet an RM, you already have that interest in common, which gives you something to talk about to one another.

Follow your curiosities. Some of them may seem like dead-ends; but keep following curiosities and you will see your life blossom with new friends, new dimensions of your personality, and new people to date, some of whom can be Rich.

Fake A “Mistake”

If there is an RM you would like to meet; find

her/his office building and observe what time the RM leaves each day. Then, go to the floor the RM's office is on and stand next to the elevator as if waiting for it to stop.

But do not get on until your RM shows up to ride down. Pretend you are looking for another business that is listed on the building directory in the lobby. Ask questions about it.

If nothing takes on that day, you can try one more time to be in the building to ride up when the RM does, as if you are going to the business you were looking for before.

Go To Casinos—Or Work In Casinos

In Casino Meccas such as Las Vegas, find out where the best shows are being held because gambling will be going on just outside the doors of the best shows. And that is where you can often find the Rich—just outside the door—at a gaming table just before and just after the show.

You can be at one of the dice tables nearest the theater door. You do not have to play, just observe who

looks Rich and get close enough to them to make small talk when they are around the dice table.

I mention dice tables because there is more interaction among people there. Roulette is good, too. I have a male client who is a professional gambler and he meets Rich women at the Blackjack table. The key is to be in the most prestigious hotel casinos and near the best shows.

Lunch In A Business District

Go to lunch at eleven-thirty in the morning and be sure you select a really nice restaurant in the business district. The business Rich control their time, so they go to lunch, early. They want good tables and they want food when it is freshly prepared. They accomplish all this by going thirty minutes before most people start their lunch hour.

Follow A Nice Car

Be selective about this. The car should be in a nice neighborhood and have someone in it who looks

prosperous and you think you would like to meet. If so, you just follow the car to see if the driver is perhaps going to a public restaurant or bar where you might be able to go, too. If the driver is Rich, you will see them have the valet park the car. Once inside, you create a way to bump into the person.

Crash Parties

In my book, *How To Marry The Rich*, I tell my experience doing this. The Joan Rivers show had me as a guest because they loved the story of what happened to me as a result of crashing a party. And I also have a YouTube video posted that even has the recording of a man I later met as a result of crashing a party.

The Secret to Crashing A Party And Getting Away With It—

- If you want to get into a party to meet RMs, do the following:
- Look as if you belong there: Dress the way the people are dressed who are at the party.

- Behave as if you belong there. Don't seem self-conscious.

It is best not to crash an evening party before Ten P.M. It is just easier to get in, then. At about that time, party-goers begin going to the restroom or to make telephone calls. Observe a group of men or women as they return to the ballroom, and, since you are dressed the way they are, just walk in past the gatekeeper, with them. You may get caught, but if so, just ask, "Oh, I thought this was the Jones party. Thank you so much."

Beyond those magic wand rules, you should also know that the best party-crashing season is Christmas, but Halloween and New Years parties are also good. These should be parties held in large hotel ballrooms, so you have access to them.

And only crash parties for fun and to meet new people. Never do anything patently illegal.

Set Up An Interview

Since Journalism is the best job of all for meeting the Rich, you can pretend to be a freelance writer and set up an interview with someone you want to meet,. Ernest Hemingway was married when a magazine reporter came to Key West, Florida to interview him. He fell in love with her and she became the third Mrs. Hemingway.

Many people have pretended to be freelance writers and succeeded, including a woman in Palm Springs, California who set up a mock interview with a Rich widower (and she married him). Two women in California told me they followed that advice in my *How To Marry The Rich* book and that they landed dates with two celebrity basketball players.

“Create Fate” With Innocent Stake-Outs

If there are particular women or men you want to meet, study their habits. Watch where they go, and learn their hangouts. Learn the bars and restaurants

and times they go there. Then, dress great and go there, too.

Position yourself where they can see you. Interact in a pleasant way with others, even if it is the server so they can see your personality

Make it seem like 'fate'. The second time you go, try to arrive at the very same time the RM arrives. Smile and casually speak to someone else first and then to the RM. Look terrific. Glance about and casually chat while you both wait to be seated.

If you are a man, hold off approaching this Rich woman immediately, but make sure she sees you interacting with other women. I want you to establish desire in her to meet you. Then, when you see her again and make a move, she will be more receptive.

For a woman, let him think he discovered you. If he does nothing, it means he is not available to you right now. Do not frequent the place as often, after that; but when you do, be sure to arrive at the same time, again. See if he makes a move. If nothing takes, what of it? You have had a small adventure.

Also learn where the RMs office is and the times

they go to work. Then, be in the same area and ‘bump’ into them. If an RM keeps running into you, and you make it seem like an accident, the RM will eventually begin to think it is ‘meant-to-be’. Create a little Fate.

Don’t be a snoop—and do not become obsessed with anybody! No man or woman is worth the energy of obsession. And, frankly, obsession is an emotional high that surfaces around a control issue that is tied to your ego. Obsession is a reaction to feelings of being powerless. Becoming obsessed makes you strive for power while becoming more powerless than ever in your life!

Staking out a person is a lightweight game to meet someone who interests you. You do it with the sportsmanship that once you have gone to all the trouble, then if the person is not interested, it’s okay. You don’t wish to deny anyone the choice to say no. You value that choice yourself.

Put Your Talents In The Limelight

People who put themselves forward where the right people can see them—or who get in the public eyes—

very often romance the Rich.

I interviewed a beauty queen who was engaged to the hometown boy of her small town until her state title brought her to the attention of a wealthy landholder. She began to see the wealthy landowner, broke her engagement to the hometown boy, and married Mr. Big Bucks.

Likewise, a waiter in a small town got involved in a community theater production of *Bus Stop*. A Rich heiress, who was between marriages supported the community theater. At the production she saw him, liked him, and got to know him at a party for the cast she gave in her mansion. The last I heard, they were still together.

If you like to sketch or to paint, take these items out in the sunshine where the Rich flock—say, in a business district at noon and begin to sketch or paint. Look good. Men and women will be curious and may come over to watch what you are doing, often making comments on it and talking to you. Have your personal cards with your name and email, text/mobile number alongside you.

You can even sketch a prosperous looking woman or man you want to meet. Sign it, put your number on it and, with a big smile, hand it to that person before you go.

You can sketch events, such as golf tournaments or a sailing regatta.

And I know one woman who used a 35 mm camera as her ‘get to know you’ technique with people. She would tell them she was taking practice shots for her photography class (she really took a class) and she had snapped a great shot of them. Then, saying she would be glad to send them a free print, she gave her card with her email address.

Tone Up

Go to Rich neighborhoods and find the in-spots to jog. Always check with your doctor before beginning an exercise program. If you are cleared for it, get out there!

Try jogging during the morning hours one week. Jog the late afternoon hours the next week. Another week,

try an off time. Try just before the peak times. Or arrive mid-way during the peak times or near the end of the peak running times. See which hours harvest the most people.

This is important because you are getting an idea of the types of people who jog during certain hours. This way, you can determine which group you want to identify with and the men you want to meet. Every now and then, vary your times, to keep meeting new people.

Do not wear headphones and listen to your ipod or you will not meet anybody. Headphones are isolation devices that say “Don’t bother me. I’m more interested in what I am listening to than I am in meeting you.”

Tune Up

Metropolitan areas usually have local or regional opera companies. These companies need local people as ‘supers,’ which is short for the word ‘supernumerary.’ Don’t let the big word scare you. A ‘Super’ is the same thing as an ‘Extra’ in a Hollywood

movie.

For example, an opera star may be a character being put to death by villagers for a wrongdoing. While the opera star belts out her dramatic aria to the villagers, you, as a Super, are one of the villagers, fully costumed and looking menacing. Some Supers may sing in the chorus or they may silently be part of the background crowd on-stage.

This is fun stuff. Plus, you may meet a surgeon, a judge, or a Rich aficionado who love hamming it up as Supers during the production. You must be reliable. If you say you will do it, absolutely do it. Commit your time.

You often meet the stars as well—famous opera stars, famous opera composers, librettists, and conductors—and who knows; maybe one of them will go for you.

You can have more fun than you can imagine and it is interesting as well as social, with parties galore.

Another way to ‘tune up’ is to join the church choir of the Richest Episcopal church in your city. Note: Any church you seek for any reason—even spiritual—

should never be the kinds that try to dominate your life, or concentrate more on the negatives than the positives of faith, and never, never those that subjugate women under men or that advise whipping children or punishing members who don't live up to certain standards. Seek positive, healthy spiritual life and choirs in those churches.

Upscale Health Clubs

Although many Rich have private trainers who come to their homes; there are also well-heeled individuals who live in Rich neighborhoods and support their neighborhood Y. And then there are those who like to work out with friends in an upscale health club near their offices. You can work in or possibly join upscale health clubs if you like. With either a Rich neighborhood Y or an upscale health club, try all the different peak periods—early morning, noon, late afternoon, evening—as well as pre-peak and between-peak work-out periods to check out the RMs who go at different times.

Dance

I know a wealthy businesswoman who loves to waltz. Every year she goes to Vienna where the waltz was created for the compositions of Strauss.

I would not mention this, except that I also know a wealthy heir who goes to Vienna to waltz every year, too. Furthermore, I once met a Rich couple who loved to waltz and who took trips to Vienna.

All these unrelated people who crossed my path had two things in common: they had money and they went to Vienna to waltz. Depending on what part of the country you live in, there are other dances that attract the Rich in certain categories.

For example, in Fort Worth, Texas, you could meet a millionaire by going country-western dancing. And you can meet the Rich in country-western places throughout the southwest. C-W places have line dancing. This means professional dancers line up everyone on the dance floor and teach them steps to the music. You don't feel self-conscious with everyone else doing the same thing.

P.S. If you visit Texas, you will have fun dancing “The Cotton-Eyed Joe.”

Rich Neighborhood Coffee Houses

Gourmet coffee houses have replaced bars as casual hang-outs for singles and these are places where romance can bloom. When you stand in line or sit down be sure you are facing the main action of the room. And try to sit centermost in the room

You can ask a woman or man about a drink they are trying that you have not had. However, do not seem to hang on to anyone in particular.

Coffee houses that are part of bookstores can be a great way to get to know someone better. You can say, “Would you mind explaining my best use of this computer book over a cup of coffee? I am craving a decaf latte.”

Posh Hotel Bars

Really posh restaurants and hotels have bars that

local or traveling business people frequent. These bars have a nicer ambiance than most other bars. You can meet a friend there for cocktails, even if you only have mineral water on the rocks with lime.

I do not care what anyone says about going to bars; as long as the bars are very nice, it can be a poor woman's most direct access to Rich men. And you don't even have to drink alcohol.

If you agree to meet a friend of yours there, the secret is to go twenty minutes early to see if you meet an RM while waiting for your friend!

Making Contact In A Bar

If you are at a loss as to what you should do to make contact in a bar, try one of the following.

Third Party. Anytime you want to meet a Rich woman or man, just start a conversation with someone who is standing in close proximity to him or her. Then, after a minute or two, seem as if you are politely including the Rich person in your conversation.

Indirect Approach Sit down next to the Rich woman or man you are interested in, but with your back to the RM. Do not seem to notice the person at

all. Quietly say something to other people on each side of you. Then, slowly turn around as if casually looking about you or for someone else. Do not look at them, yet. See if they say something to you first. If not, smile and talk to someone else first. Gradually, include the Rich person in your eye contact (but not meaningfully). Then, ask the RM a benign question.

Bad Girl. For a woman, if a Rich man interests you but has not approached you—talk to everybody around the Rich man who interests you, but ignore him. Force the RM to work for your attention. When he finally says something to you, causing you to look at him, keep your lips slightly parted, and your eyes slightly haughty. Slowly warm to him. Very slowly.

Upscale Supermarkets

Supermarkets in upscale neighborhoods—aware of their growing sex appeal—are adding gourmet food buffets, scrumptious desserts and exotic coffees and teas and sometimes live bands on the week-ends. This way, couples who meet on aisle three can park their carts side by side while they get to know each other

over cherry meringue pastry and mocha java coffee.

Dessert counters can give you the opportunity to say, “Excuse me. I would really like to have a serving of the chocolate fudge supreme cake, but I can not possibly eat all of it. Will you split it with me?”

Humor

If you are naturally funny, use it...but use it, sparingly, like seasoning. Men and women will not be taken seriously for a romantic relationship if humor is overused.

Too much humor puts you in the buddy category, or worse, comes across as silly, clownish, immature, or too insecure. More than anything else, do not use self-negating humor. Remember, you are the ultimate authority on you; therefore, if you ridicule yourself, you give your listeners permission to ridicule you.

You do not have to be funny in order to bring humor into a situation. Just point out something humorous that enables you to share laughter. And for Pete’s sake, don’t try to be funny if you are not naturally so. In other words, if you have to contrive a witty remark,

don't say it! Save yourself the embarrassment of it falling flat.

But, if you are able to initiate contact with someone next to you by making a quiet, funny comment (only one), do it.

Ask Married Friends To Introduce You

Ask married friends if they know financially secure people you might enjoy dating. Do this with as many of your friends, as you can. One of them will know somebody who might work out. Financially secure is not an offensive way to request meeting someone with money.

Don't tell them you want to get married or they may never fix you up. It is too serious a responsibility. Just say that you want to have fun and would like to meet as many single people as possible to have fun. If you are asking Rich friends, they probably know some RMs.

Wave A Flag

Get involved in your political party. There are lots of women and men who are active in political party volunteer work.

Working on a campaign is one of the most fun activities ever! When you get on committees, you meet more people than if you just do grunt work. However, do some grunt work, too, when needed.

Politics is exciting. You have a purpose of bettering your world in mind, and there are parties, barbecues, dances, fund-raising events galore! There will be a committee to fit any talent you have. Just ask what committees are available for you to work on.

The Rich you meet there tend to be diplomatic and charming, or outspoken and charismatic. It's a nice choice. Take your pick.

You might even find yourself involved with a woman or man who has a strong political future. You might become famous yourself, either as a candidate, a first lady, First Gentleman, or a tabloid 'other woman' or 'other man'.

Rich Singles Organizations

Exclusive singles organizations that require you to have a lot of money in order to join sound like a good deal, right?

Singles groups can be tricky, though. Some of them remind me of science fiction movies where the aliens look like real people.

At first glance, they look like real singles, men and women who are there for all the right reasons of wanting to meet people, develop relationships, date, get serious with one person and get married.

But, in reality, a majority of them—the regulars—are really ‘professional singles’. By that I mean they think they are looking for someone to marry; but the truth is that they are already married to the organization.

A Rich man like this does not need a wife. The group fills that need. He and his ‘wife’—which is the singles group—meet mid-morning for breakfast on weekdays, for cocktails in the evening that may go through dinner. They have parties every weekend. They celebrate all the holidays together and go on cruises as a group. They are there for each other if an emergency happens.

What do they need a spouse for? They don't. And so the years pass and they stay happily married to the group, while telling themselves and each other that they are looking for the right one.

Oh, the men and women in the group have dates and relationships with each other. They seem serious at the time; but they rarely marry from the group. Most of them have slept with one another over the years in 'seem-like relationships' that played out in a few weeks or a month of two. They stay friends and start sleeping with another member. In time, they have all made the rounds with each other and yet remain good friends, as if they don't know how to break out of the group.

Too, male members discuss their dates with female members (and vice versa) quite casually with each other the way some dating service members do.

Occasionally, they have parties that let nonmembers visit one of their social events. Do go. But, you can waste a lot of time trying to corral a "regular" because they talk as if they want to get married but they never will.

Your best bet will be to meet the newcomers who usually really want to meet someone for a serious relationship. That is why the newcomers are there are there. Get them before they get entrenched in ‘the group’ or they may never come out! You don’t want to waste your time and you certainly don’t want to become one of them. It’s a substitute marriage.

Day-To-Day Activities

In your day-to-day activities, such as going to the dry cleaners, a bank, or a card shop, go to areas where most of the people are either Rich residents or Rich business people. Then, in a non-threatening manner, interact naturally with them.

Natural interactions are comments and small talk you could comfortably say to your best friend. Make a quiet, upbeat comment about something you have in common with that person in the situation.

You may attract the person with whom you are interacting and you may also attract people who are observing your easy-going, natural personality.

Go To A Celebrity Sport Clinic

Save your money and splurge on a vacation at an exclusive golf or tennis clinic owned by a celebrity golfer or tennis champ. You will meet RMs who are there to perfect their golf or tennis games.

Country Club Social Sport Lessons

What have you always wished you could play? Golf? Tennis? Snow ski? Sailing? Horseback riding? Croquet?

Take lessons from professionals at exclusive country clubs in your city. Go early to your lessons and wander around on the property. If you see a sign that says “Members Only Beyond This Point”—well, you did not see that sign. Keep walking and see who you meet. If anyone tells you the area is for members only (and I doubt they will), just smile, turn around and go to your lesson.

Obituaries

I know, I know...it sounds awful; but, people in New York City read the obituaries to find apartments—I can't help but think your desire to comfort someone is more noble. Be sure you are not crass. Wait a decent amount of time before trying to meet the surviving spouse.

But there is something you should know. Men do not wait as long as women do to begin dating again, after they lose their spouses. Typically men start looking for another wife three months afterward. That is because men are absolutely lost and terrified without their wives. They tend to accept the finality of it, quicker than women do, and they move toward starting over as quickly as possible. Even if they wait a year or two to actually marry again, out of respect, they have a woman in the wings until that day.

Women on the other hand may grieve one or two years. Rarely do they begin dating again in less time than that; but a few will begin relationships again after six months.

So, be honorable and wait a decent period - but not so decent a period that they find someone else first!

Host A Benefit

When I interviewed former movie actor and television talk show host, Gary Collins, for my book, *How To WIN Pageants*, he told me that when he saw Mary Ann Mobley, who was Miss America at that time, that he tried to figure out a way to get to know her. The idea he came up with was to ask her if she would help him host a Benefit.

This is right down the line of a Miss America—and Mary Ann said yes. They worked on the Benefit together, fell in love, and have been married every since.

You can do the same thing. Approach several single millionaires and tell them you want to host a Benefit for a specific cause. See what happens! P.S. Be sure this is for real and that you can carry it off to completion!

If so, not only will you be helping a worthy charity; but you may also develop a relationship with the RM of your dreams.

Chapter 31

Day-by-Day Calendar

To Meet A Rich Mate

*“Any enterprise is built by wise planning.” —
Proverbs 24:3*

Wouldn't it be great to have a day-by-day, hour-by-hour plan to meet the Rich? Well, here it is—a seven-day sample calendar that you can follow to the letter, week after week for twelve to eighteen months or for as long as you like.

It is a pretty full schedule, so if you find it impossible to do all of it, choose at least one activity listed per day. However, the more activities listed that you can fit in, the greater your chances of meeting an RM.

When you have finished the week; start again the next week the same way and substitute items from the list of “30 Quick Ways To Find A Rich Date” which

are listed in the next chapter. People order a twelve-month Find a Rich Date Calendar from me that is fully filled in, day-by-day, for you; but if you just follow this guideline, you can fill in your own calendar.

Note: The calendar is in 1st person – “I, me, my” — so it relates to you.

MONDAY—High Finance Day

6:30 - 8:00 a.m. Work out in a prestigious gym in the financial district where I have a new membership. Occasionally ask low-key questions about the gym to upscale members. Shower & dress for work.

8:15 - 8:30 a.m. Pick up latte-to-go at Financial District coffee shop. chat idly with upscale business people in line for coffee.

8:30 - 9:00 a.m. Go to work in a job that positions me to meet the Rich.

Sometime during the Day: Casually ask Rich boss the best restaurants so I can have lunch in one of them.

11:30 - 12:30 noon. Have early upscale lunch in Financial District and I can order less expensive items,

such as salad and tea..

5:00 - 6:30 p.m. Happy Hour in Financial District—eat there.

7:00 - 8:30 p.m. Attend a tax shelter seminar for high tax bracket investors is one is scheduled. Call every stockbrokerage firm & sign up for one..

If one of the online dating sites where I posted my information reaps a possibly affluent individual, set up a meeting in a safe location coffee shop or meet for dinner in an expensive restaurant. Or meet a blind date RM recommended by a trustworthy friend. Or meet somebody on my own—always keeping safety as my number one priority.

TUESDAY—Rich Arts Day

7:00 - 7:30 a.m. Jog or walk or walk my dog in a Rich neighborhood.

7:30 - 7:45 a.m. Rich neighborhood coffee shop for latte-to-go. Chat with Rich patrons who are standing in line.

8:00 - 8:30 a.m. Shower and dress for work.

8:30 - 9:00 a.m. Go to work.

Sometime during the Day: Charm the socks off Rich clients of the company.

11:30 - 12:30 noon. Have lunch at the Museum of Art tea shop or take brown bag to eat after I browse a new art collection. If I don't meet anyone while there, I now have new conversational material for when I do. Sign up for guild, if possible.

5:00 - 6:30 p.m. Happy Hour in Rich neighborhood or attend volunteer activities

7:00 - 10:30 p.m. Attend an art opening or opening night of a performing arts production. If able to get two tickets, can take a friend or ask a Rich date. Have great seats and speak to people on either side of me. Mingle at the Champagne concession counter during intermission. Can ask Rich man or woman who is attending a question or two about the performance. Consider subscribing to Opening Night performances.

11:00 - Midnight. After theater drink in bars of luxury restaurants in Art/Theater District.

WEDNESDAY—Political Party Day

7:00 - 7:30 a.m. Sit down at counter for coffee in

popular diner near city hall or capital building if living in state capital. As usual, make small talk with others, starting with server.

7:30 - 9:00 a.m. Clean up and go to work. If my work entails cold calls, make them to Rich customers, especially those involved in politics.

11:30 - 12:30 noon. Munch sandwich while scouring the political section of the news.

5:00 - 6:30 p.m. Happy Hour in downtown political district. 7:30 - 10:30 p.m. Attend political party meeting. Volunteer to be on a committee. If new committee (steering committee) is being formed for an event, volunteer for it. If no meeting, then do volunteer work for party. Find out when a candidate will be visiting the area and sign up for the planning committee or related activities.

THURSDAY—Rich Hobby Day

7:00 - 7:30 a.m. Jog or walk (or walk dog) in a Rich neighborhood.

7:30 - 9:00 a.m. Clean up and go to Rich neighborhood Starbucks for latte-to-go/ as always, greet Rich patrons I have spoken to before. Chat,

briefly. Or try French Pastry shop and strong black coffee in Rich neighborhood. But be on time for work.

11:30 - 12:30 noon. Browse shop that sells supplies for hobby of my choice. Take brown bag lunch.

5:00 - 9:30 p.m. quick dinner/ new hobby class/or attend a Club meeting about my new hobby.

9:30 - 11:00 p.m. Have a drink with a member of the hobby class or club after meeting/ make a new friend.

FRIDAY—TGIF “Me” Day

7:00 - 7:30 a.m. Jog or walk where I please.

7:30 – 9:00 a.m. Make coffee at home. Straighten apartment, Shower and dress, Go to work.

11:30 - 12:30 noon. Have haircut, nails done for the weekend. Read an autobiography or biography of a Rich woman or Rich man. Brown bag lunch.

5:00 - 6:30 p.m. Happy Hour in an offbeat place I have been curious about. Realize Rich sometimes do this, too; so keep my eyes open.

7:00 - 8:30 p.m. Have date with anybody—if a nice restaurant, keep my eyes open to see if I want to come back, alone, sometime. Take home half of dinner in a

doggie bag for weekend snack.

RICH WEEKEND

On weekends, the Rich tend to leave town. They go to the country, the beach, the mountains, a spa, a retreat, a resort, or a get-away.

Sometimes, they don't go very far away; but their choice is often built around sports—such as spectator sports for an alma mater football, rugby, or hockey game or a personal sport they participate in, such as sailing or skiing, or a celebrity tournament, such as golf or tennis.

Consider the season and the sporting events of the season. Plan your weekend, accordingly, in neighboring affluent areas.

You can take a friend who has no idea what you are doing or one who does and shares your goal; or you can go alone—but go. And enjoy yourself. Make friends with people, whether they are Rich or not.

SATURDAY—Resort Sports Day

7:00 - 8:00 a.m. Drive to nearby Resort that is in-season.

8:00 - 8:30 a.m. Have breakfast in Resort coffee shop.

8:30 – 11:30 a.m. Take group sailing or snow ski lessons

11:30 - 12:30 noon. Lunch in Resort cafe with a view—preferably with someone from lessons; but otherwise, alone. Chat off-handedly with someone nearby.

That afternoon. If the resort is not giving lessons but hosting a tournament, attend the tournament. Otherwise, browse the Resort shops or the shops in the resort community. Or treat myself to a massage in the Resort hotel spa (I deserve it) or other luxury hotel spa.

5:00 - 6:00 p.m. Happy Hour in Sports Bar at Resort.

6:30 - 10:30 p.m. Attend a different evening sports event i.e. Harness Racing, if possible; spend night in small, local inn or at 6:30 head back home for a date with an RM I met during one of my activities last week.

SUNDAY—Explore Rich Activities

7:00 - 7:30 a.m. Sleep in.

7:30 - 7:45 a.m. Go to Rich neighborhood diner—or if still in the Resort community, locate colorful local coffee shop. Chat casually, asking things to do in the area. People are helpful to tourists or newcomers.

8:30 - 11:00 a.m. Visit a church that is the original church of my Faith in the Resort community or in my city because that is usually the one with the most prestige; but in some cities, it is the church in Rich neighborhoods (Saturday may have been the day of worship for my Faith, so apply this, as possible to that day).

11:00 - 12:30 noon. Have brunch at Resort or if back home, have brunch with a friend at luxury hotel.

Sunday Afternoon: Attend an Estate auction at a respected auction house (some Rich will send agents; others RMs will be there, themselves) or prowl through antique shops in Resort community or neighboring communities of the Resort. Chat with antique shoppers. Have tea and scones in antique area teashop. Invite a shopper to join me or chat, briefly,

with people at a table next to mine.

5:00 - 7:30 p.m. Review last week's activities. Prepare for next week's activities. What clothes will I wear? Check them. Do laundry. Shop for groceries in Health Food Market in or near Rich neighborhood. Ask well-heeled looking shoppers about produce or other products. Don't linger or be pushy, but interact. Have vitamin and protein smoothie at Juice Bar.

8:00 -11:30 p.m. Have a friend over and relax in front of the TV—to watch *Breakfast At Tiffany's* or *How To Marry A Millionaire* or even *Cinderella* (download). Read sections of this book or *How To Marry The Rich* and tuck in early for work, tomorrow.

RICH VACATIONS & HOLIDAYS

Offshore banking is popular with many RMs today. This means the Rich keep a lot of their money in countries that cater to secret bank accounts. Most of the Rich report their money, legitimately, to the Internal Revenue Service, and pay their full taxes; so they are not doing anything they should not do.

However, their money is safely out of the clutches of other people, such as private investigators who might

try to find out how much they have for unfair lawsuits or punitive ex-spouses.

Too, the Rich like to be well diversified by having their money invested in different economies. And, if they ever need back-up funds, they have plenty of other checking accounts to fall back on.

This is very, very popular with the Rich. Naturally, there are many small countries or island countries that cater to their offshore banking desires.

The Rich take frequent vacations to visit their money (i.e. meet with their foreign bankers for business updates, etc.) and they will be able to write-off part, if not all, of the vacation as business expense.

Many of the Rich have vacation homes in their banking havens.

Vacations in these areas can be very profitable for you, too. The scenery is usually beautiful, and the towns are small and intimate—which means there are a limited number of restaurants and bars—so you are likely to encounter the Rich in one of them!

Locate the poshest ‘in’ hotel in the area and pay for a temporary membership to the private club. It may

cost a hundred dollars (possibly two hundred)—but if you want to mix and mingle with the Rich on vacation, this is a must.

There are four major areas and some of the Rich have money in banking havens of all four areas:

- Europe—including Switzerland (less popular with the Rich today, because security is not as tight as it once was), Jersey, the Isle of Man, Austria, and Liechtenstein.
- The Caribbean—including Cayman Islands, Nevis, Belize, Barbados, Aruba.
- The Bahamas—which are not actually in the Caribbean, including Nassau (which is thirty minutes from Miami), the Turks & Caicos.
- The Pacific—The Cook Islands

There are many tax havens and new ones being formed. The Rich prefer to be close to their money so they tend to choose offshore havens close to their countries. There are many Internet publications and newsletters that keep you abreast of the changes in offshore banking locations. If you use them for your own money, be very, very careful that they are

reputable

The Rich will always be where money is—so follow the scent of money. With any vacation, make plans to have fun whether or not you meet an RM. Many RMs take their dates with them, so have a back-up plan.

Sports Vacations Where The Rich Are

Locate the best skiing areas and go there. It will be filled with Rich women and Rich men. Women should also locate the best fishing areas of the world. A client of mine met a wealthy man fishing with his buddies in a glamorous but little-known fishing area. Her relationship with him continued for two years.

Horse races and equestrian events are loaded with Rich horse owners or competitive riders. In *How To Marry The Rich* I tell you specifics about spotting the owners at races. Equestrian events will be an even better resource for you, if you can afford to get personally involved in riding. If not, you may want part time work there for events.

Since shopping is a sport for women, a man can find a Rich woman in exclusive boutiques. A man can often start a conversation with a woman when she may be

shopping, stopping for coffee in the boutique-lined boulevard, or having lunch or afternoon tea in the area.

Chapter 32

The Rich In Love

*“Whoever loves true life, will love true love.” —
Elizabeth Barrett Browning*

The Rich tend to experience romance in one of the following patterns, which correlate the effect money has on their lives. As you will see, Pedigrees tend to have the widest range of pattern possibilities.

- Traditional
- Controlling
- Frustrated Perfectionist
- Challenge-Seeking
- Organized
- Martyr

Every pattern has its upside and its downside. Do not seize on the downside and dismiss a contender. There are always mitigating factors in each individual

that can offset downsides.

Traditional

This Rich person would describe love as a feeling of the soul basking in a warm glow of the sun. Love is simple, pure, not overwhelming. Love simply adds a sparkle of joy to an already happy individual.

This love pattern will be characterized by absolute trust, loyalty, and easy-going interactions. There will be plenty of affection and handholding.

Usually intellectual, this RM enjoys sharing books and long talks about them in front of the fireplace. The couple can take long walks in the country and never have to say a word because they understand each other perfectly. They think this love will last forever. And it might.

But then, again, a Rich person with this love pattern is lulled into complacency, and their partner may get bored with no highs and no lows in constant computability.

This pattern also makes the mistake of not getting

married during the early stages of happiness and risks loss of the loved one who tires of waiting and moves on.

This Love Pattern is most common with: Pedigrees, Practicals, and a few Status New Rich.

Controlling

Love is all consuming in this pattern. This Rich mate in love is overcome with alternate passion, devotion, and jealousy. Sex is intense and frequent because every consummation is an act of reassurance.

This pattern is typically a co-dependent personality with abandonment issues. The Rich person longs for love as his or her only panacea, but finds love painful in the ever-present fear of losing the beloved. It is a fear that can only be alleviated by controlling every aspect of that person's life, which leads to volatile power struggles.

Generous gifts may be heaped upon the loved one in hopes of proving that no one else could ever love him or her like this; but when the beloved makes any attempt to be independent or move out from under the

RM's control, punishment is exacted in the refusal of any help at all.

The insecurity that runs rampant in these individuals make this one of the most difficult relationship patterns.

This Love Pattern is most common with: Flamboyants and Celebrities, although any Rich profile could suffer abandonment issues and co-dependency that could lead to this pattern.

Frustrated Perfectionist

The knight in shining armor or the beautiful damsel in distress—nothing less will do for the Rich with this pattern. They know exactly what they want in a mate, including what the mate will look like. They have their ideal mate defined (frequently in a lengthy list) right down to the gnat's you-know-what!

They often speak of 'soul mates' and fall in love at first sight when they think they have found 'the one.' Instantly, these dear souls throw themselves wholeheartedly into the relationship, surrendering to love (and the heady, sensuous thrill of it).

Alas, time reveals flaws that their true soul mate could never possess and this Rich mate begins to question that this could be love. After all, flaws are a betrayal of what was expected.

Flaws in the beloved make this RM feel victimized. These Rich mates feel they have not been treated right.

Betrayed by human flaws, they feel justified in having affairs... for the search is on again ...to find...that elusive 'the one.'

In reality their expectations are the flaws. Their expectations were too high. The Rich with this pattern has never fully accepted his or her own flaws and therefore cannot accept flaws in others. After all, if this RM can get someone perfect to love her or him, then the RM, too, will at last be perfect.

The Rich with this pattern would deny they expect perfection, but then they would sputter that 'this' imperfection is intolerable.

As you can imagine the RM with this love pattern also has a divorce pattern. He or she has usually been married and divorced more than three times.

Note: Rich men with this love pattern may have airbrushed centerfold beauties as their ideal. They may refuse to date anyone who does not fit the age and body shape of their ideal girl. A real candidate for a Stepford Wife, this RM usually does not treat a centerfold beauty all that well, either. After all, if she loves him, there must be something wrong with her. It all goes back to not accepting flaws in himself.

This Love Pattern is most common with: Roller Coasters and a few Pedigrees.

Challenge Seeking

This person is not looking for perfection—only for a challenge! Love is to be desired, never attained. If a handsome man or a beautiful woman is easy to get, the Rich in this category lose interest. But a perfectly homely man or woman with a less-than-perfect physique who plays hard-to-get will be catnip to this fat cat.

And as long as the person keeps dangling in front of the RM like a carrot in front of a mule, this Challenge-Seeking RM will be head-over-heels.

This RM will even marry him or her just to try to get the person; and they will stay married as long as there is something about the person they cannot possess. After all, to this profile, love is a process of pursuit, not a static, state-of-being. Full possession kills all pleasure.

However, the new spouse will never possess the Challenge-Seeking RM, either, even in marriage. There will always be secret lovers for the Challenge-Seeking RM. After all, it is the thrill of getting away with something that adds another kind of challenge to the pretended commitment of marriage.

This Love Pattern is most common with: Roller Coasters and Flamboyants.

Organized

If love seems a little streamlined and efficient with this Rich mate, it is only because love has to fit into a larger plan. After all, “there is a place for everything and everything should be in its place.”

It is not that love or passion is lacking in this Rich

person's life. No, there is plenty of it when the time is right. In fact, the Rich with this love pattern may have more sex than others.

But passion has been relegated to its rightful place in their schedules. Unlike other love patterns, who have sex when the spirit moves them, the Organized Rich schedule it into their daily calendar, along with everything else they do in their busy days.

They have carefully calculated the most efficient time of day sex can serve their needs. In all likelihood, they have it every afternoon at four-thirty, right after a daily meeting with their stockbroker and just before going to a late board meeting.

If this person marries, she or he will probably stay married and carefully try to fulfill most obligations of marriage. Besides, a divorce would never be likely, since their choice of a marriage partner fit neatly into a plan. And the Rich with this pattern will never marry someone who does not fill the prescription they have for their well-organized lives.

This Love Pattern is most common with: Status New Rich, Practical Rich, and Pedigrees.

Martyr

The martyr lives to be needed. Sacrifice is not a dirty word to this Rich love pattern; it is proof of love. But it is even more than that, to them. It is their very life's blood.

Martyr Rich long to be the life's blood to someone else. That and that alone gives them a feeling of importance.

They seek the supporting roles: this Rich woman wants to be the Wind Beneath The Wings of a man's career; the Rich male wants to play Big Daddy to a lost and unfulfilled woman.

These RMs never love a person less because of flaws; they love them more 'because of' the flaws. It makes the person more interesting to them. And the more they have to do to help the person, the more interested in the person they become.

They put up with a lot and they wear their suffering as a merit badge as proof of their strength, of the depth of their passion, of their steadfast love. Their reasoning

is that if they could not feel pain for someone, how could they possibly feel love for them?

They spend money lavishly on someone they love. Lavishly. And they will marry someone for love against the strongest opposition. The only time a martyr falls out of love is if the person heals and no longer needs them.

They may seem to be rewarding the person who hurts them, but then, what is a martyr for?

This Love Pattern is most common with: Roller Coasters, Flamboyants, Celebrities, and even Pedigrees

Compatible Flaws

Do not let the flaws of each love pattern disturb you. After all, we all have flaws. Every person is a mix of flaws and assets. How well we interact with others depends on how the flaws and the assets of our personalities blend with theirs. Most of the time our flaws and assets react benignly, and the result is harmony and good will. However, with some people, the combination of flaws and assets is explosive

causing unavoidable personality clashes, volatile relationships or destructive behavior.

How can we know if we mix well with another person? How do we know if we can put up with his or her flaws or they with ours?

Well, let's first take a look at a list of just a few qualities normally described as flaws or assets.

<u>FLAWS</u>	<u>ASSETS</u>
Controlling	Supportive
Angry	Happy
Drinks too much	Sober
Socially Unpopular	Popular
Unemotional	Emotional
Unsympathetic	Kindly
Financial Problems	Financially secure
Stingy	Generous
Sex problems	Great lover
Unreliable	Reliable
Lies	Honest
Can't keep a job	Hard worker
Cold	Affectionate

Realistically, your RM can have any one of the Flaws listed and still be wonderful, depending on the following requirements or considerations:

- If he or she has three or more assets to every flaw

- The degree of the flaw
- How the flaw combines with yours

Three-To-One Counts Most

Your Rich mate can have several flaws as long as each flaw is countered by at least three assets. For example: The RM is controlling, but she is also always on your side, a great lover, and affectionate—all of which fulfills and satisfies you beyond belief.

Counting three to one, she has more assets than flaws. Her flaws do not overshadow her assets. This woman deserves your time and attention.

If she had three flaws to every one asset, it would have been another story. If she had been controlling, never on your side, and cold; then her great lover quality still could not save her, if that is her main redeeming trait.

Degree Of A Flaw

If the RM is controlling, how controlling is she? Does this flaw immobilize your own goals in life? Does it flare up frequently but not daily? Does her effort to control you ease up when you call her on it or when

you refuse to go along? Or can you not do anything because she counters every decision you make? Does she manipulate you in subtle ways that you realize only afterward? How often does it happen?

Yes, a flaw may surface from time to time, inconsiderately, but does it dominate the relationship? Does the flaw in any way keep you from achieving your goals or enjoying your life? Does your RM make sincere, consistent attempts to minimize the flaw? Do you both value your relationship more than anything else? One person cannot make a relationship. It takes two to make it happen, to make a relationship mix.

Flaw Compatibility

In my study of long-lasting relationships, I have learned that it is not the compatible interests of a couple that makes a relationship work. It is the 'compatible flaws' that make a relationship work.

You have seen 'Ken and Barbie' couples who have everything in common. They are both good looking. They both ski. They both love the symphony. They look good together...the list goes on and on. Yet, for all their compatible interests, their flaws just cannot get

along—and the relationship ends.

You have seen other couples that you think “How did those two get together? Perhaps he likes fishing and she doesn’t; and she likes opera and he despises it. They are so different from each other. And yet, for all their differences, they celebrate anniversaries year after year, still in love.

Why? Because, in spite of their differences, they have compatible flaws.

Compatible flaws do not mean that a person’s flaws won’t bother you. They will. Anyone you are ever involved with will have flaws that will drive you straight up the wall—and your flaws will drive them straight up the wall (although you won’t be able to understand why).

The difference between incompatible flaws and compatible flaws is simply this: Compatible flaws may put a terrible strain on a relationship from time to time, may upset you outrageously at times, even hurt both of you at times; but compatible flaws do not damage the relationship.

Incompatible flaws are those that damage the

relationship—sometimes in major traumas or sometimes in slow, small but irreparable ways.

Relationship Mix

If you have the same flaw as your RM, does that mean your flaws compatible or that you are two of a kind and never get along? Well, it depends on the compatibility of your flaws in the mix of a relationship, as shown in the three examples that follow:

We have used the example of a Rich woman having a flaw of being ‘controlling.’ Let’s take it a step further, and say that you are also controlling.

You can be sure sparks are going to fly between you—and often—over every decision from the simplest of what to order for dinner to more important career and family decisions. Still, those sparks may be just what keeps things interesting and exciting in your relationship.

I am thinking of a couple, married several years, who have this control issue. They find the constant sparring both aggravating and exhilarating.

In fact, when an observer offered a solution to their heated exchange, they stopped mid-spar, both stared at

the man, and said, almost in unison, “This is the way we dialog,” and went back to sparring over whether or not to check their child’s car seat as luggage at the airport.

Sure, their controlling tendencies make their life together an ongoing battle, but it has almost become a dance of interaction that is vital to their relationship. Without the control issue, they would both feel bored. Their relationship would be as flat as champagne left uncorked for a week.

Both partners are controlling and that is just fine because it works for them. The controlling flaw is a compatible flaw in this relationship mix.

Now, this might not work for another couple. If you are controlling and cannot stand for anyone to argue with you, then, no matter how much your soul cries out for the other nourishing qualities you adore in this person, you would probably not tolerate a controlling trait in that person. To you, a relationship can only have one person who controls and that is you.

You would not consider constant sparring to be ‘dialog.’ You would consider it a challenge to your

judgment. You would not consider it an emotional 'dance' but a constant state of frustration and aggravation. You would be miserable and seek escape. And that's fine, too. The control flaw is an incompatible flaw in this relationship mix.

But what if you were not controlling at all? Could you be compatible who has the controlling flaw? Your flaw may be that you are too agreeable and somewhat indecisive. You maybe fairly laid-back, and not interested in controlling anything or anyone. You like to be around RMs with dynamism and direction.

Your friends may complain that an RM is trying to control you. But, frankly, you prefer having someone else be in charge. Besides, the RM sticks up for you, and helps you get things done you have been putting off. The control flaw is a compatible flaw in this relationship mix.

You cannot simply define a man or a woman up by a single flaw and dispose of the person. You must weigh a person's flaws in proportion with the assets and then evaluate your flaws and assets in the unique Relationship Mix of the combination.

Rich Flaws. I spend a lot of time discussing flaws in this book because the Rich are viewed in extremes. Either they are wholly rejected because their flaws are so glaring; or they are wholly worshipped because their assets are seen mostly in money.

I want you to see them as no different from you when money is stripped away from your perception of them.

You can never relate intimately with the Rich until you share their humanity and they share yours. Sharing humanity begins with the force of understanding both flaws and assets.

The One Impossible Flaw

There is only one flaw that makes a person an impossible mate and that is if the person has any priority—especially physical or emotional VIOLENCE—ahead of the relationship with you.

If the priorities are right, you can make it no matter what the flaws are. If the person's priorities are not right—by that I mean if she or he puts violence, job,

parents, children, friends, personal interests, addictions, playing around, money, religious views, or anything else ahead of the relationship with you—then you don't stand a chance together, I don't care how great the person is otherwise—or how flawless they seem to be. Violence is never, ever, ever, ever to be tolerated. Don't hit and don't tolerate it.

But if the relationship with you is number one over everything else—and the person treats you as number one—and without physical or emotional violence—then you can make it together, especially if your flaws are compatible.

Chapter 33

22 Strategies For Romancing The Rich

“Be Big Think Big, Act Big, Dream Big.” —Conrad Hilton

In the beginning of your new relationship do the following...

1. Have A Belief System That The Opposite Sex Is Wonderful

Cosmopolitan magazine ran a Cover Story article about the success of a woman in Houston , Texas who read my book, *How To Marry The Rich*, and then had twenty-seven dates with wealthy men.

In the article, this adorable lady also told about her private consultation with me and my teaching her to adjust her attitude toward men by saying these magic words: “Men are wonderful! I am wonderful! Sex is wonderful!”

I received letters from women far and wide who stated that just saying the ‘magic words’ over and over, produced instant results in the attention they got from men—Rich or not!

If you are a man and you believe women are jerks or if you are a woman who believes men are jerks, I can assure you that your love life will not improve. Everywhere you go, you will meet ‘jerks’ coming out of the woodwork.

To attract the wonderful ones (and there are more wonderful women and men than there are any other kind), you have to get on the same wavelength with them. Tune your belief system into the mental frequency of wonderful people—and you will find them everywhere you go.

2. Never Tell How Badly A Former Lover Treated You

Never—ever tell an RM how badly another mate treated you in a previous relationship—never!!! So often, telling a new person how the last person treated you creates the same pattern in the new relationship—and that leads to relationship patterns. Very few people

will treat you any better than the last relationship you describe.

Mark fell in love with Julie. That is why I surprised to see him not treating her well. Finally, I asked him why he was so bad to her. He frowned and said, “It bothered me that Julie loved her ex-husband enough to put up with all he did to her. The only way I can know she loves me more than she loved him, is if she puts up with more from me than she did from him.”

Every time you tell how you were treated in a previous relationship, you put a market value on yourself as to how you can be treated in your new relationship.

Don't do it. You sound like a loser and RMs don't like losers.

Instead, when an RM asks you what happened to your last relationship, don't sound as if you are avoiding an answer; just say something benign. I like that Donald Trump does not trash his ex-wives. He says, “We grew apart.”

Likewise, a famous model, when asked about the divorce from her movie star husband, said, “We had

different goals.”

Another movie star said something similar, “We wanted different things.”

Always say, “I liked the person because overall he/she was good to me. The problem was that we grew apart. That is something couples need to guard against.”

Do not trash your past. Losers trash their past.

3. On The Other Hand, Don't Go Overboard With B. S.

I knew a woman who was crazy about a Rich man; but he never called her again after one date with her. At her request, I asked him why.

“Well, Ginie...” he paused as if reluctant to tell me, “When I asked why she has never married, she gave some bull shit that she's had forty-five proposals of marriage and just never found the right one.” He snorted a laugh, “Hell, anybody can do the math.”

“What do you mean?” I asked, surprised that the woman I knew had made such a silly claim.

“Well, she's about thirty-four, now, so that is more

marriage proposals than her age. And, what kind of a woman keeps count, anyhow? Mathematically, it would take a marriage proposal every four months for eighteen years from the time she was sixteen. Do I look like a fool?"

Puzzled, I said, compassionately, "When people are lonely and want to see themselves a certain way, they sometimes need fantasies. She wants to see herself as that desirable—and she wants you to see her that way, too."

But he shook his head, unconvinced. "She hurts herself with such a claim, because a man knows that any woman who would be that hard to please has a serious problem."

4. Do Not Pine For RMs Who Don't Want You

Say these words, out loud, right now: "I have too much self-respect to want anyone who does not want me." If you are yearning for someone who doesn't want you, I urge you to run—not walk—to the nearest qualified shrink, because you have a problem that needs serious work now.

5. Disagree On One Topic Being Discussed

When you first meet your RM, establish yourself as having a brain and a mind of your own, by disagreeing with the RM on ‘one’ topic that is discussed. One is enough or you will appear disagreeable.

6. Don’t Stay Out Too Late On Week Nights

Let your RM know you have plans early tomorrow and want to be home by midnight. If it is a weekend, two o’clock is okay. This is important in early dating because it sets a tone of self-respect and mutual respect for both of your careers. Once you are seriously involved, there will be some sleep-over nights at one place or the other, sure; but until your relationship hits that stage, keep an admirable timetable in your early relationship.

7. Pace Your Availability—But Carefully

Keep in mind that if you are not reasonably

accessible to your RM in the beginning for spontaneous dates, the RM will find someone who is. But once you and an RM have had a really good date that clinches the RM's interest in you, insist the RM asks for a date at least three days in advance.

Once the relationship is intimate and daily, there will be informal spur-of-the-moment events in addition to regular weekend dates. But always, always create a busy, fully life for yourself apart from your RM that requires you to occasionally find a way to have to "fit in" your RM in your schedule.

A man should always ask an RM for a date at least three days in advance.

If you are a woman and an RM asks you for a date at the last minute and you have no date, light up and say, "I'd love to, but can we make it Thursday instead?"

If the RM says "No," then say, "Let me see what I can do to shuffle things around." If you want to go, call back in a few minutes and say, "If we can make it at eight instead of seven, I can make it."

For a short-notice date that you really want to

attend, change either the date or the time—but change something so that the RM has to acquiesce—and if not, don't go.

8. Never Have A Date With Your RM Late At Night

If an RM calls you late at night and wants to see you, hang up. In all likelihood she or he had an unhappy date and needs you to make them feel better. No way!

9. Teach Your RM To Associate You With The Best

When asked if there is somewhere you would like to go, make sure you suggest the best places, so your RM knows you are not intimidated by fine places. And order what you please from items in each category on the menu, without considering price. All of this implants in your RM's mind the fact that you are equal to the best and deserve the best.

Throughout Dating An RM, Observe The Following...

10. Telephone Calls, Texting, And E-

Mail Ratios

f you are always initiating contact, there is not enough mutual interest for a serious relationship. If you are dating a female RM, it is okay for you to call her up to two times more than she calls you. A male RM should call, text or e-mail a woman three times more than she calls, texts, or e-mails him. I know, I know...it doesn't seem fair; but it works that way.

11. Do Not Complain About The Relationship

The minute you complain to your RM about the way the RM is 'treating' you, you have automatically defined yourself as the victim. Victims give power to the other person when they complain. And victims always lose. That is why I am opposed to too many "Can we talk?" sessions when you are dating.

After you are married, working on communication is a given, because you are mutually committed through vows to work on the relationship.

But 'working on the relationship' when you are dating? It is premature and takes all the fun out of the courtship. Courtship, by its own nature, is the fun

period, where couples either find they ‘click’ or they don’t.

Too many serious talks and complaints during courtship means one thing—the relationship is not working. You may mention something you want the RM to do, but only once. If the RM does not accommodate your request, then you must accept the fact that this person is not going to change and decide if you want to put up with it. If not, move on to new relationships.

12. Increase Your Dating Portfolio

The more people you date, the sooner you meet the one you will marry. It is that simple. Finding a mate—even a Rich mate—is just a numbers game. The more numbers you process, the sooner the person who will want you as much as you want her or him will surface.

You can lose a lot of years by taking one relationship at a time, rather than dating a lot of people at once. You may think you know what you want; but when you date a lot of people, you discover new aspects of yourself you never knew existed—and when you do marry, you know it is to the right person because you

have checked out the others. Plus, you feel fulfilled from the rich, full, date life you experienced before marriage.

13. Postponement Means “No”

What does it mean when an RM tells you he or she loves you but is just not ready to marry, yet?

It means ‘no.’

What if an RM gives you a ‘reason’ why he or she wants to delay the marriage for now?

Delay means one thing—no.

It’s like parents who don’t want to say ‘no’ too much to their children, but they have no real intention of doing something the children are asking them to do. So the parents say, “We’ll see” or “Not now” or “We’ll do it another time.” It is a way of stalling, hoping the child to forget about it.

Postponement buys time for the RM—and steals your time—when there is absolutely no intention of follow-through. If you trust the false hope, you lose ground, lose time, and lose your RM, anyway.

It might be hard to hear, but I need to tell you: when

an RM is stalling, it means the RM has not found the person he or she wants to marry, yet. This RM does not want to marry you.

14. Do Not “Psychologically Pre-Marry” Your RM

If you are not dating other RMs, it means you are “psychologically married” to this one. Why should an RM marry you if you are already married to the RM psychologically?

Having sex before marriage has nothing to do with it. It is that you have committed to your RM before marriage that puts you in jeopardy. Your RM must earn your commitment through the contract of marriage.

Single and committed are contradictions in terms. By definition, single means uncommitted. By definition, committed means not single. You cannot be both. If you are single, then enjoy the fruits of single life by experiencing many people of the opposite sex simultaneously. When you get married, you commit to one person—and not before then.

Should you tell your RM you are dating other people? Of course not. You are doing this for you. And

you don't have to sleep with others, if you don't want to. Just meet them for lunch, or at Happy Hour or text or talk on the phone—but keep in touch. And never tell one how you feel about the others.

However, if your RM asks you to stop seeing other people, answer just like this: “When I decide to marry, that is the time to stop seeing other people.”

Make it sound as if it is ‘your’ decision. Just knowing this about you can spur an RM to the altar. Uncertainty about wanting to get married is enticing and can be a small, positive challenge.

15. Never Accuse Your RM Of Not Loving You

Once love has been declared, never accuse the RM of not loving you. This is one of the most destructive things you can do. Your self-pitying words can literally kill love—like an unhappy affirmation. A famous lawyer said, “Tell people what you want them to believe. Tell them again. Then tell them again. Tell them again and then tell them, again—and eventually they will believe you.”

Your RM will eventually believe you if you keep

insisting she or he does not love you. I cannot tell you the numbers of men who said they had thought they were in love with a woman but she kept telling them otherwise until finally she convinced them of it. You can talk a person out of loving you by criticizing it to the extent that they believe it. That is loser talk. Be a winner.

16. Stick Up For Yourself In The Relationship

I don't make a common practice of it, but, occasionally, I encounter a client who strikes me as a nice match for another client and I put them in touch with each other. And, of course, I never charge for doing that.

James, a Rich owner of a string of television stations had a consultation with me a few years ago to see if I knew any sharp, classy women he could meet.

As James talked, I thought of a lovely lady in the age range he specified and with the type of looks he preferred. So I told him about her and he responded, enthusiastically.

Several months later, he returned for a consultation,

concerned about how to break off with her.

“I really liked her, at first,” he said, dejectedly, “She was everything I ever wanted. But she was too nice.”

I scowled at him after he gave several examples of how he took advantage of her. “Shame on you, James.”

He looked me squarely in both eyes and said these exact words, “I would like to think I would never run over a woman; but the truth is, I want a woman who has the spunk to tell me ‘I will not put up with that shit!’”

Many Rich men and Rich women feel this way—and they will treat you according to what you will put up with.

Stick up for yourself! You will only get the respect you demand.

17. Do Not Declare Your Love Prematurely

If your RM has given you no indication of how she or he feels but you want to know how your RM feels about you and wonder if you should ask...don't!

If you feel the need to ask your RM about his or her feelings about you, let that be your clue that you would be premature to inquire or to declare yourself. And revealing feelings prematurely will only result in both you and your RM feeling uncomfortable in the relationship.

As difficult as it may be, wait until you can feel a moment so pregnant with love between both of you that one of you will burst if you don't say it—hear what I said—‘both’ of you. And if you silently count to a hundred, your RM may confess love, first—which is just what you wanted to hear.

18. Be Aware Of ‘Timing’

Conversely, don't play it so cool that the cycle of love peaks and levels off. A Johnny-come-lately cannot take the relationship back to the magic days. It's a shame; but when the energy is gone out of a relationship, it's like trying to put dead leaves back on a tree—there is just no connection, anymore.

One Rich woman said, “At one time, I would have loved knowing he cared; but he waited too long to tell me, and when he died, it was ‘too little too late.’”

19. Know What An RM “Truly” Wants In A Mate

An RM wants emotional excitement in a mate. Perfect people are perfectly boring. If you are not emotionally exciting, your RM will take you for granted—and that is the kiss of death. And you will see it coming. He or she will begin to create distance from you in small, polite ways:

- Your RM will begin to be late for dates—apologetically calling in the beginning, but later, not bothering to call.
- Your RM will have to leave early, or work late, or entertain family or ‘guests.’
- You will not get a call when the RM said she or he will call.
- When your RM shows up, there is an atmosphere about the RM that causes you to feel she or he was somewhere other than where they said they were.
- Eventually, your RM stops calling, makes excuses to cut your calls fairly short, promises to call you back and doesn’t.

These are all hints that your RM is bored and is moving out of the relationship because it has lost emotional excitement for her or him.

When it gets to that point, don't waste time trying to save the relationship. You can stand on your head, naked, in the middle of the freeway and it will not faze your RM. It is too late.

20. Know The Power Of Being A Problem

Emotional excitement binds a mate to you more than all the Girl Scout and Boy Scout traits ever will. If you have a small problem that demands their attention or their nurturing or their understanding—they have to invest themselves in the relationship.

A small problem will keep your RM intrigued with you for years—like working a fascinating crossword puzzle. This is especially true if the RM is always trying to 'fix you.'

I encourage you to embrace some of your natural problems. Your problems are the very magic of you. They keep you unique and fascinating—and can keep

an RM on his or her toes—and keep the relationship teeming with life.

So exhale with relief that you don't have to be perfect—in fact, if you are perfect, you will definitely lose your RM. But be careful. Problems can backfire if overused.

Find out through questioning what an RM has put up with before. Most of them have an M. O. (mode of operation) as to the types of problems that attract them. You will know because the RM will often complain about certain problems in former relationships about. But listen to their complaints. If there is a lot of emotion in their complaint, it is 'unfinished business' and they will be drawn to it like honey.

Four Magnificent Problems

The most effective use for having a flare-up of your problem is about every 8 to 12 weeks. Four problems that work with some RMs are:

1. High-Strung And Temperamental. Many Rich men—especially self-contained heirs—are charmed by women with a short fuse and complain with a smile about a woman's temper. The president of a

communications company was in an argument with his lover, who became so angry she picked up an ashtray and smashed it against the wall, followed by smashing his desk lamp, then she overturned his desk and practically destroyed his office before he could restrain her in his arms.

His secretaries were aghast when they came to work the next day and saw his wrecked office. And when they heard the story they thought surely the relationship was over. But it wasn't. He married her.

An heiress fell for a man who literally kicked down her door. A bit boorish, I know; but she preferred it to her quiet, unemotional male peers. "At least I know he has a pulse," she quipped. Never believe what an RM says she or he wants in a mate—Watch what the RM 'responds' to

NOTE: NEVER use temper as a problem if there is the slightest chance your RM would resort to violence. Be absolutely sure, before you use it. No physical stuff!

2. Flirtatious. My girlfriend dated a Rich man who complained continuously about his flirtatious ex-wife.

“Never again,” he swore vehemently, “I would never take her back—and never put up with a woman who flirts or cheats.”

“There is too much emotion in his voice,” I said to my girlfriend. “He is trying to convince himself; but I don’t believe he is over her.”

“He assures me he is over her,” my girlfriend said, confidently, “and I believe him. Furthermore, I have told him he never has to worry about me, that I have unquestionable integrity. He knows when he marries me, I will be absolutely faithful.”

Unfortunately, he did not marry my girlfriend. He remarried his ex-wife. Three years later, when she left him again for one of her lovers, he never even thought of my girlfriend, who was excited by the news. No, indeed, true to his M. O., he married a woman who was a notorious flirt.

As much as he complained about it, he nevertheless found a faithless flirt more interesting than ‘unquestionable integrity’—even though he swore it was what he wanted. Never believe what an RM says she or he wants in a mate—Watch what the RM

‘responds’ to

3. Jealous And Possessive. This flaw can be murder on you because it sucks you into an RM’s power and it is quite draining, so if it is not natural to you, forget it!!!

If it is natural to you, you may attract a Rich mate who tries to placate you. If so, this flaw can be endearing to your RM—who is flattered that you care so much.

One of my clients was devastated when an RM she had dated for ten years suddenly married someone else. “I can’t understand it,” she moaned, “I was always understanding and I let him do whatever he wanted to do. The woman he married is jealous and possessive of his every move.”

My client had been trying to understand the RM. The other woman’s jealousy kept RM trying to understand her. Never believe what an RM says she or he wants in a mate—Watch what the RM ‘responds’ to

4. Withhold Approval. Who means more to you—a person you want to please or a person who wants to please you? That's easy. The person you want to please clearly means more to you—because you have to invest so much of yourself into the relationship. You try to please because you want that person's approval/love.

It is no different with an RM. If the RM is trying to please you, you are in control. If you are trying to please the RM, that person is in control and has the upper hand.

Withheld approval can be unspoken, and sealed with a glance of disapproval when the person falls short. It can also take the form of mild to sharp criticism from time to time. But the one thing that shows your power is absolutely gone is if your withheld approval takes the form of shrewish nagging.

Most true love relationships have a balance in this area, but, there is usually one person who occasionally withholds approval and keeps the other person hopping to please. But use withheld approval s-p-a-r-i-n-g-l-y. We all need comforting recognition and will seek it

elsewhere, eventually, if it is overused.

Study an RM's M.O. (mode of operation)—and do not utilize any of these problems until you know for sure the RM responds well to it—or unless it is natural to you. And even then, do not unleash these problems too often. Any more frequent than 8 to 12 weeks apart and your endearing problems may turn into relationship breakers.

However, Never believe what an RM says she or he wants in a mate—Watch what the RM ‘responds’ to

21. Does The RM Love You? Believe Actions—Not Words

Denial is a word that means someone believes something that is just not true. More heartbreak is caused by believing an RM who insists he or she loves you, but neglects you or neglects your needs.

Oh, it may have been true at one time that an RM loved you or thought she or he loved you; but if your RM's behavior has changed or if the RM is exhibiting some of distancing behaviors mentioned in # 19 above, it can be symptoms of fading ardor.

Too, RMs, like most of us, do not want to hurt someone's feelings, especially someone who has been meaningful at one time. Or it may be that the RM is in some denial, too, and does not want to completely end the relationship in case the RM may want to come back. And perhaps the RM simply wants to 'change' the relationship—BUT the point is, that you must believe the RM's actions—not the RM's words.

You can waste years in denial, waste efforts trying to “get back” what is now gone, and end up with your needs not being met, and hurting yourself by believing words. Words can lie, behavior can't.

22. What Is True Romantic Love?

Romantic Love is the merging of two people on three levels—mind, body, and spirit—all three and all at once. It may last forever or it may not. But, always, the joy of love is experienced when these three elements merge between a couple.

Sometimes, however, you may date an RM, and only one or two connections occur. It will feel something like this:

Mind—A connection of the mind can include

compatible ethics, some interests in common and sometimes a similar level of education (but not always). You and a person can talk for hours about Kant or Descartes or impressionist art.

It is a wonderful connection; but if the body and spirit are lacking, you only feel friendship for the person.

Body—Connections of the body include your first impression of each other—sexual attraction, your body language, the way you dress.

You like what you see and feel attracted to the RM. But as you get to know the person, if a mental rapport is missing; or there is not enough emotion in your spirit, it is only physical attraction that cannot develop beyond that. Maybe great sex but nothing more (of course, great sex is okay, too).

Spirit—Connections of the spirit include an almost telepathic understanding of each other's moods. Connections of the spirit include a 'knowing' of each other's needs with full compassion and affection. You may find yourself finishing each other's sentences. You often like the same things.

You feel drawn like a magnet to a person. It is almost as if your souls know each other. But if there is no connection of the mind and no sexual spark, you will be friends.

One Of Three Connections: If only one of these connections exist, as pointed out above, in each one it can be an interesting contact; but not true romantic love.

Two Of Three Connections If two out of the three connections occur, you can feel frustrated because it seems as if the relationship can work...if only...something will change, so you hang on, hoping the relationship will develop to include the one missing connection that makes romantic love complete. But that does not happen because to feel true romantic love, you must connect on all three levels.

Three Of Three Connections: When both of you connect on all three levels to one another, you and your RM are truly in love with each other.

When it is mutual on all three levels, go ahead!—Release all the pent-up emotions of love you have. Feel everything to the fullest and share it all...luxuriate

in finding each other, because when you connect on all three levels, you are safe to feel all you can feel—and you are safe to express all the emotions of your heart and soul. You not only love—you are loved.

Chapter 34

Rich Sex®

“Sex, love, and money are the dynamics of any marriage relationship.”—Ginie Sayles

Most Rich mates are very highly sexed individuals—wouldn't everybody be, if they didn't have to worry about making car and mortgage payments on time?

RMs can be masterful lovers; and at the same time, be the most insecure about their sexuality. I think it is because sex is the one place where their money really cannot help them out the way they think it should.

Oh yes, they can pay participants for sex, but, in the sex act, they are stripped, not only of their clothes, but also of the ability to buy control of their own sex organs. They cannot pay themselves to perform. Orgasms and erections are something a Rich mate cannot buy.

Another reason the Rich feel insecure in bed is because of their expectations. Since they can

experience a superior lifestyle the ordinary John or Jane Doe cannot have; they want to believe they experience a superior sex life the ordinary John or Jane cannot have.

The idea that their gardener, butler, or chauffeur experiences the same or better quality of sex life they experience can be irksome. They expect to experience more. They expect to experience better. So each sex act is hampered by unrealistic expectations the RM may feel he or she cannot live up to.

A Rich Mate's Sexual Vulnerability

Your Rich Mate is so used to being the top dog, the main authority, the one everyone else looks to for answers, that your RM never has a chance to be vulnerable, to have someone to look up to.

Everyone needs a space where he or she can be the weak one for a while and be taken care of. Everyone needs a place where they can be told what to do—even if scolded—rather than always being the one issuing orders and reprimands.

You are not the Rich Mate's parent, but sex can be almost a semi-parenting arena. A man may become

father or son to the sexuality of a dynamic Rich woman.

A woman often takes a motherly role—both nurturing and discipline—to a Rich man.

Some of the Rich may feel guilty for any number of reasons, and seek a dominatrix to absolve them through sexual dominance. And sexual dominance does not necessarily involve whips and chains. It can be as simple as a role-reversal of control, so the Rich Mate has a place to stop being in control and to relax.

Women Need To Be Women About Sex —Not Immature

A woman may think that if she withholds sex from an RM that he will marry her. Mothers sometimes teach this to their daughters in order to control their behavior.

Conversely, a woman may think that if she does everything an RM wants her to do in bed that he will marry her.

But both ploys are immature and futile manipulations—and inevitably fail.

When you are pressured into performing sexual feats, you enter sexual servitude. This is especially true if you are led into kinky practices you do not feel comfortable doing. Don't do it. When you do anything you do not want to do, you become a 'victim'—and there is nothing sexy about that. Gimmicky sex may seem fun at first (and usually is), but gimmicky sex eventually becomes impersonal. Then the pleasure is in the gimmick, and not in each other. At that point, the RM is not making love to you—anyone would do, so why should the RM marry you?

Never Use Sex As A Challenge. People do not marry for sex, per se. Sex is a very important, factor, yes; but in a mature perspective.

At the end of my seminars, a woman in California told me that because of her religion she was taught not to have sex before marriage. She went on to say she would get men into a dead heat of arousal and then withhold sex. Although she 'claimed' to have had countless marriage proposals, she wanted to know why the men didn't follow through with marriage.

I answered her with compassion, for, clearly, she is

controlled by a fear of losing a man if she has sex with him—but, she has proven that withholding sex in hopes of marriage does not work, either. Do you really think an RM will marry you because he just has to have sex with you?

One Rich man expressed it perfectly. “When a woman is acting hot and bothered, rubbing against me with heavy breathing; and I know she has no intention of following through unless I marry her, I always propose marriage with no intention of following through, either.

“After all, she is being dishonest with her body to manipulate me into marriage, then I am equally dishonest, too. I see if I can manipulate her into bed with a phony marriage proposal.”

Not the nicest attitude to have, but if you play games you have to be prepared to have someone play them with you.

Will a Rich man lose respect for a woman who has sex with him before marriage? Think about that question and what it implies. Then ask yourself if you would really want anybody who would think less of

you for expressing yourself in sweet and natural lovemaking with him.

Waiting until after you are married to have sex does not guarantee you will receive respect—and it does not guarantee that your marriage will last. Many who promote waiting until after marriage, are still not married, themselves—so, withholding does not always get you married, either. And many who promote waiting until after marriage to have sex—and did so—are now divorced or find their mates cheating so, once again, waiting until after marriage guarantees nothing!

I am not telling you to have sex with an RM if that is not what you want to do. I don't believe you should have sex with anyone you don't want to have sex with. But don't use sex as a bargaining chip for marriage.

What If Sex With An RM Ends Up Being A One-Night-Stand?

When sex with an RM ends up being a one-night-stand, let it go. And this applies to men as well as to women. I have known men who were terribly upset when women they went to bed with never went out with them again. Listen, face your bruised ego, take an

Alka Seltzer® and move on. Seriously.

There is primary reason for a one-night stand is that the two of you did not have a good ‘genital fit’. The second reason is that the person has not reached a ‘readiness’ level for a relationship, yet and nothing you do can remedy that. I mean it, so don’t waste your time trying. The third reason is a lack of maturity.

Neither of you is to blame and no one is at fault. So, do not feel that you are lacking in some way, you aren’t. Sometimes, when having sex with someone you want to impress, you may overlook your own pleasure in favor of the RM’s.

Genital Fit: Remember....Sex is not a ‘one size fits all’ proposition. And pleasure depends not only on size, but also wetness, vaginal slant and texture (men refer to it as ‘feel’) when the penis rubs against the walls of the vagina.

Typically, men come in varying thicknesses—and about three length sizes—five or less inches in length; six to nine inches in length; and ten or more inches in length.

Women come in comparable depths and variable

widths. Very quickly, then, you can see that if a woman of five inches in depth is paired with a man of ten inches in length, sex will be quite painful. Likewise, if the circumference of his penis is significantly greater than the width of her vagina, it will be uncomfortable.

Too, a man of five inches who is paired with a woman of ten inches in depth and a wide circumference will not be able to feel her. She may not feel him, either.

However, she may be able to feel him in one segment of her vagina and think everything is fine; whereas he may not be able to feel enough to want to repeat the experience, leaving you to wonder why. But again, it is no one's fault.

In my paperback book *The Seduction Mystique*, and in my digital *Rich Sex® The Sexual Dynamics Of Money* (only the digital version; not the paperback version) I tell specific ways to compensate for sexual differences in genital fit.

Most people do not want to marry without knowing if the genital fit is okay. Sexual compatibility is important in a marriage.

Dropping Your Hang-Ups About Sex

When I was taking a graduate psychology course, I decided to write a paper on whether or not religious faith could help cure psychosis. With pencil and paper in hand, I visited a Chaplain at a Mental Hospital.

To my surprise, the Chaplain—an ordained religious man—told me that in his experience with the Mental Hospital, he found that most patients who suffered psychosis did so because they could not reconcile their sexual needs and their religious beliefs. In short, that an unnatural religious view about sex can create psychosis.

Years later, when I was writing an article for a singles magazine, I interviewed a University Chaplain about this subject. The Chaplain—an ordained religious man—said that if you examine the 10 Commandments and consider that they may be listed in order of importance, that sex is down the list, third from the bottom.

He went on to say that sex expressed as love or as respect does not exploit; and that it is only when sex is used to exploit that is a sin. He pointed out that sex

within marriage can sometimes be exploitative, when it is not an act of mutual respect or love.

The Chaplain explained that the word “sin” means “mistake” and that in Christianity, all mistakes are forgivable. He pointed out that Jesus defied middle-east traditions of stoning a woman to death for adultery and, instead, said, “Whoever among you has never sinned—i.e. ‘made a mistake—cast the first stone’ and one-by-one, the people who had gathered to stone her left. And when they were gone and she stood waiting, he said, “Woman, where are your accusers?” and when she said they were gone, he added, “Neither do I accuse you.”

The Chaplain pointed that all mistakes are always forgivable, so that when Christ told her to go her way and sin no more (make no more mistakes), he also knew that if she did, she would be forgiven again—because in Matthew 18:22, Jesus told Peter that we should forgive 7 X 70, which equals 490 times and that means you cannot keep count.

But religion is not the only culprit of sexual repression. Parents of daughters overload them with terrifying messages about sex before marriage and that

a boy will not respect a girl who has sex before marriage.

The truth is, parents don't want the burden of their daughter having an unwanted pregnancy. And parents have real trouble adapting to the idea of their child's sexuality—and unwittingly strive to keep them 'sexual children.'

Guilt—whether religiously inspired for men and women or culturally-inspired for men and women—or parentally-inspired for women—results in withholding sex in piety or rebelling in promiscuity for men as well as women.

Healthy Sex. The really healthy man or woman is the one who is neither withholding nor promiscuous. He or she is a fully functioning sexual being who can consummate sex with someone for mutual pleasure with respect for each other. Such a man or woman is no longer living a sex life to please parents and has reconciled spiritual and human needs with the understanding that if we are created by a deity, that our sexual needs are part of that creation and thereby healthy and normal and well-understood by a loving deity.

A fully healthy man or woman is not judgmental about sex, is neither withholding nor promiscuous. This is sexual maturity.

Valid Reasons To Withhold Sex

Whether you are a man or a woman, there are some valid reasons to withhold sex from an RM you care about.

- To discern the sexual safety of your partner
- You really do not want to have sex at the time
- For better treatment—physically, emotionally, and yes, that includes better financial treatment. Financial abuse is just as real as verbal abuse, physical abuse, or any other kind of abuse.

Sex, Love, And Money

If you are having sex with an RM you love and who declares love for you—and if your means are significantly less financially than your Rich Mate, the RM is being cruel if she or he does not provide a better quality of life for you; and pay your way on trips or otherwise ease your financial burdens (true love does that).

This is a person who thinks nothing of dropping hundreds of thousands of dollars into a charity coffer, but will not pay your light bill? Get real...

The Only Reason To Have Sex

Man or woman—you should never go to bed with anyone unless you want to. Even if you know you will never see this person again, but you want to experience sex with this person, go for it (keeping safety is your guideline).

When your own desire is your only motive for sex, you will never be exploited—and you will always get what you wanted out of it, which was sex with that person at that moment. There is only one rule: When you want it for yourself.

How Soon To Have Sex

Sex usually begins soon with the Rich. That is because their lives move quickly. But, I repeat, you must have sex for you and not for anyone else. If you want sex with this person early, that is fine; if not, that is okay, too.

If you do decide to have sex, you must take every

precaution.

Remember, AIDS and other sexually transmitted diseases make no exceptions for the Rich. So, if you love your sexuality, not to mention your life—protect yourself. It is not the responsibility of the Rich Mate to protect you, sexually. That is nice, of course; but the bottom line is that it is your responsibility. Both men and women should carry latex condoms at all times. Natural condoms do not protect against the spread of AIDS.

Limit Your Sexual Availability. Postpone it At times.

Don't be available for sex every time the Rich Mate wants it. That way, sex with you will not be taken for granted. This is one area that if your true nature is to have sex as often as possible with your RM; you need to put on the brakes once in awhile. A person who is too available sexually becomes uninteresting. You really can be too available to be interesting

Even married couples need to heed this. I know an RM who looked forward to sex with his wife of sixteen years because her reticence made it seem

special. On the day after they would make love, he would think about it and savor the night before with her. In a previous marriage of a mere six years, he tired of sex with his wife who was always willing. “It became ordinary,” he said, “so that I never thought about it later. It did not seem special.

However, this advice is mainly after the first year together. The first year together is vibrant with sexual discovery and enjoyment. There is a saying that if a couple counts the number of times they have sex the first year; they may find it will take two or three years to equal that same number.

How To Say “No”

Use charm when you decline sex, by setting another day for sex. Affectionately say, “Let’s wait until Wednesday (or Saturday or some other upcoming day the RM can look forward to). Make your decline a sweet, sensuous mental foreplay, rather than a rejection.

In other words, make it a ‘delay’ or temporary postponement instead of no. They look forward to that day.

Don't Criticize or Ridicule Sex With Your Partner

It is perfectly okay to request that your RM do something you like or not do something you don't like; but, come on, it is *déclassé*—super *déclassé*—to criticize, belittle, degrade, or verbally abuse your lover's performance or to compare them with someone else. This smacks of low-class cruelty and is beneath you. Always preserve the ego of a sexual partner who is a decent person but is not fulfilling. Complaining about sex smacks more of your own inadequacy than of your partner. If sex continues to be unfulfilling, it just means you need to move on...and preserve the ego of the other person in the process.

A Few Extra Guidelines

Don't Try To Please. Nothing points out that you are not an equal to the Rich like trying too hard to please—especially with a 'servitude' mentality in bed. It is a no-win, degrading behavior.

If you do something in bed that you don't really want to do, you end up feeling used (and you have been),

exhausted, and hurt because the RM does not like you more. In fact, your partner may like you less.

When you try to please sexual demands of your Rich lover, it is begging for acceptance, and there is nothing attractive about a beggar.

When you try too hard to please others, you are admitting you are in a losing position. Learn to say no sometimes. And learn to ask your Rich Mate to do something sexually for you. Don't try to displease; but don't try to please, either.

Don't Put Up With B.S—Do not let the Rich get away with something you would not let anyone else get away with. I do not care if the person is royalty, that person is no better than you. If the RM is inconsiderate in any way—stick up for yourself! Be assertive. Demand respect.

Be True To Yourself In Bed And Sex Can Be Wonderful. Sex is so important to getting a Rich mate to the altar, that you want to know the elements that count the most:

- Make it a simple, warm, loving experience.
- The best way to impress your Rich Mate with your

sexuality is with sensual responses, not tricks.

- Whatever the shape of your body, seem proud of it. Don't complain about faults.
- Don't talk about lovemaking afterward with worry or regret.
- Respond positively without gushing over it. Everybody is telling this Rich person it is the best sex they have ever had.
- Limit sex from time to time to keep it special.
- Be sure it is clear that sex is not a swap for money or gifts. (however, if money is not built into the relationship just as it would be in a marriage, I don't see why you would continue sex with an RM).

Chapter 35

Giving And Getting

“People spend their money emotionally, so money-spending is a very accurate barometer of an RM’s emotions for you.”—Ginie Sayles

Jason is a young, virile and handsome man who was the lover and constant companion of a wealthy woman in Los Angeles for two years.

He was well educated but so smitten with his RM that he behaved like a lackey. He ran errands, picked up supplies for her, answered the door when she asked him to, drove her about, mixed drinks with the bartenders at her parties and made sure guests were having a good time.

On weekends, they went to her second home in the mountains and when she idly complained about the state of the yard, he set about cleaning it up.

Did all this endear him to her? Quite the contrary. Eventually, she took his self-appointed duties for

granted and began reminding him it was time for him to clean the yard.

One weekend, while he labored in the yard of her mountain home, he looked up to see her car back out of the drive and pull away. It was odd, he thought, but he concluded she had driven to town for something, and he continued working until dark.

Later that evening, he received a call from her maid in Los Angeles telling him that his RM had gone away, indefinitely, and would he like to pick up his belongings.

Dumbfounded, Jason returned to Los Angeles and talked to some of her house workers. He learned that at one of her parties where he had busied himself mixing drinks and seeing to guests, his RM had engaged in conversation with an accountant and asked several questions about taxes.

The accountant smiled slowly and replied, "My fee is two hundred dollars an hour. Call my secretary in the morning and she can schedule an appointment."

And she did schedule an appointment (to which Jason, her lover, had unknowingly driven her and had even waited in the car as she told him to). She soon

learned that, unlike Jason, the accountant could not be ‘used’ and would not perform menial chores for her. When she once asked him to answer her door, he shook his head, saying, “This is not my house.”

When asked to mix drinks, he declined with “I would rather taste a drink made by you.” And she mixed the drink for him.

RM's Will Not Like You More For Making Their Lives Easier

Memorize this: An RM will not like you more for making his or her life easier. In fact, it is a dangerous practice to try to make the RM's life easier. Appreciation fades into taking you for granted, which fades into boredom, and then, the relationship itself fades.

Juliet organized a private estate auction for her Rich man when he mentioned giving some of his antiques to charity. He objected but Juliet convinced him she could turn it into a handsome profit for him. He shrugged and she took on the project with passion. And it was a great success.

But, he never even thanked Juliet. Nor did he give

her a percentage of the money she had earned for him. In fact, he left immediately afterward, taking another woman on a trip to the French Riviera.

I could literally fill a separate book with true stories like these of perfectly decent RMs who felt trapped by perfectly decent lovers who set themselves up to be used.

It is not the RM's job not to use you. It is 'your' job not to let the RM use you. It is your job to 'teach' your RM how to treat you. Begin by never doing anything for the RM that they typically hire other people to do. Don't.

- Do not make their beds
- Do not wash their cars
- Do not do laundry for them
- Do not wash their car
- Do not cook for them
- Do not tend bar for their socials
- Do not wash their dishes

For women, this is especially treacherous. It is so devastatingly domestic that it looks as if you are trying

too hard to prove what a great little wife you would be.

The CEO of one of America's largest oil companies at one time was on a date with a girlfriend of mine. I was dating his best friend, an independent and wealthy oilman, himself, but not as Rich as the CEO. The four of us went out with another couple—a business associate of the CEO and a beautiful widow he was engaged to marry.

During dinner, the conversation turned to the couple's impending marriage and conjecture of what constitutes husband and wife material. The lovely widow said "A man wants a woman who is a good cook and housekeeper. It's as simple as that."

And my girlfriend said, "Yes, I think that's true."

But, I disagreed, saying I did not think a man marries a woman for how well she cooks or cleans house.

Instantly, all three men nodded and the CEO spoke first. "I agree with Ginie. I don't think a man even cares if a woman can cook at all, if he loves her."

The man who was engaged to the widow said, "I would never marry a woman because she is a good cook or housekeeper."

Then, to his credit, he took his fiancée's hand and smiled at her, adding, softly, "It is nice to come home to, honey; but I would marry you, anyway."

Rich men do not marry for cooking and housecleaning any more than they marry strictly for sex. Sex is more important than cooking, to be sure; but, the bottom line is, RMs marry for love.

Furthermore, a woman does not owe a Rich man dinner at her place because he has previously taken her to restaurants. Reciprocal dinners are for social alliances, not romantic dates. I never met a Rich man who expected me to supply dinner for him.

The only Rich men who expect a woman of limited means to cook dinner for them are either marginally wealthy, or very stingy, or users, or scorekeepers—i.e. "I did this for you, now you do that for me."

For some reason, it is sexy for a man to cook for his RM—if it is not done too often. I think it is because it was never an assigned role of domesticity for a man. So me, if you would like, don your aprons and serve up a scrumptious dinner for the Rich woman in your life, once in a while.

If you are a woman and you want to cook, do it for your own enjoyment, not because you owe it or not to try to get him to the altar. And be careful that your own pleasure in cooking does not open the door for you to be used.

As to having an RM spend time at your place. Men and women of limited means do not need a vast bar. Liquor is expensive and your RMs are the one with the money.

Let RMs stock your cabinet with whatever they drink. It's okay for you to keep a jar of olives and a jar of cherries in the refrigerator, along with lemon, lime, and cucumber to add to drinks.

And don't try to make yourself indispensable to an RM's career by 'helping out' at the office on weekends. No typing or book-keeping for them, either. They may say they will appreciate it, but they will not like you more.

Exceptions To This Rule

Having said all that—and meaning it, fully—there are times when 'tasks' can be part of the romantic action together, while deepening the relationship. And

those times are ‘only’ when the tasks are performed together.

A rustic weekend without domestic help on hand means beds have to be made. Cheerfully assign your RM tasks with you. “Let’s make up the bed, Jim. You get on that side of the bed and I’ll get on this side.”

If your RM won’t do it, you don’t do it, either. Just leave it—no matter how much it bothers you. You are not the servant so do not depict yourself as one.

Is this petty? No, indeed, it is essential. As the American Broadcasting System says: “This is a test. This is merely a test.” And in this case, it is a test of whether or not you can refuse to be used.

When it is time to do the laundry, tell your RM to measure the soap and set the water temperature while you gather the wash. If she will not do that much, don’t wash her things. Just wash yours. If she complains about it, tell her the facts of life with you—that you will do things ‘with’ her, but not ‘for’ her.

If, however, your RM pitches in—and most likely she or he will—the two of you will have fun making up the bed—perhaps having a pillow fight that ends up

with tickling on the bed and possibly making love, again. Even doing the laundry, together can strengthen closer feelings to each other in the process.

As to cooking—well, whether or not you are a certified gourmet cook—or if you just love to experiment in the kitchen—put an apron on your RM and yourself while discussing what the two of you will cook up together in the kitchen (I am talking about food).

Many RMs cultivate ‘specialties’ of cuisine, themselves, as a hobby. In that case, you settle comfortably onto a stool at the counter and chat while your RM treats you to a culinary delight. It might spoil his or her fun if you try to ‘help’ so leave it to the RM to ask you.

And of course, there are times when you and an RM are at your place and do not want to go out. For instance after lovemaking on a rainy afternoon...or snuggling before a crackling fireplace on a snowy day...or sitting up in bed and talking until three-thirty in the morning and suddenly realizing you are hungry.

Don’t break the mood by trying to bowl over your

RM with lavish meals. Instead, keep the glow of intimacy high as you feed the body's hunger in an uncomplicated way. Here is a favorite recipe easy recipe of mine that was born out of such an occasion and it works great.

Ginie Sayles' Eggs A L'Orange

Ingredients to keep on hand:

1 can of Pillsbury biscuits or croissants

A can of fat-free buttery Pam® spray

1 container of fat-free Egg-Beaters® or 4 – 6 fresh eggs

4 fresh oranges

1 box powdered sugar

Procedure:

1. Open can of biscuits and follow instructions for baking

2. Spray a skillet with fat-free buttery Pam®

3. Shake the container of fat-free

Egg-Beaters®, or crack eggs into a measuring cup

4.Pour Egg-Beaters® or pour whisked eggs into the skillet

5.Cook on low for your omelet

6.Peel 3 fresh oranges

7.Dice oranges into large pieces

8.Mix orange pieces into the slow-cooking Egg-Beaters®.

9.Put confectioners powdered sugar in a bowl

10.Squeeze juice from the 4th orange into the confectioners sugar

11.Mix until the confectioners sugar makes a thin orange icing.

12.Remove biscuits or croissants

13.Drizzle with orange icing.

14.Make espresso or cappuccino.

(not instant cappuccino) in espresso/cappuccino maker

15. Top your espresso with a twist of orange peel—Or sprinkle grated orange peel onto fat-free milk froth of cappuccino.

This is ready in minutes, is low fat, and very healthful. I like to make it with different fruit as the theme—strawberries or raspberries, papaya, mango, nectarines—the variations are endless—but keep ‘one fruit’ as your theme by cooking the fruit in your omelet and also into your icing. It is easy, delicious, and fast—and it does not look as if you are trying too hard to impress anybody.

Your RM will be happier if you give your RM assignments; peeling and dicing oranges or making the espresso or the frothy fat-free milk topping. And, afterward, have your RM help load the dishwasher or dry dishes while you wash. There are so few dishes with this treat.

Ginie's Sensuous Picnic

For beautiful days outside, take advantage of the natural elements for romance with your RM:

- White Picnic Basket
- Sterling Silver Knives
- Wine Opener
- White Linen Napkins
- Two Crystal Wine Glasses
- Two Small Bone China Plates
- A Bottle of Pinot Noir (the wine for lovers)*
- Single Cream Brie cheese (not double cream)
- Golden Pate (a delicious goose liver meat) or a Vegetable Pate
- Hot Loaf of Bread (fragrant from your easy-to-use bread maker) or bakery
- Large Fresh Figs
- Two Large Red Pears
- Bright Red Blanket

For non-drinkers, a thermos of fine tea and glass bottle of mineral water for your champagne glasses—or nonalcoholic champagne.

Note: Make it fun! Carve initials in a tree if you are in a forest, build sandcastles on the beach, swing in a park, and fly kites on a hilltop.

You Are Not The Cook, Cleaning Person, Etcetera

Although I can cook very complicated menus, I never did it for a Rich man. When people tease me about my refusal to be a cook for a man, I smile and truthfully say, “Nobody ever married me for my cooking.” Ahem.

Meals at your place should never be more than twice in a six-month period—or you are working too hard! One of the perks of romance with the Rich is having unimaginably expensive dinners in the best five-star restaurants in the world. And, for heaven’s sake—why compete with a five star chef?

Gift Giving

Of course you buy or make a gift for your RM for major holidays, such as Christmas, Valentine’s Day,

and your RM's birthday. If you are a woman, be sure the RM has a holiday gift for you, before you give anything—or it will embarrass both of you.

And make sure a gift you give is appropriate for the relationship. Go overboard and you not only break the bank, you probably will feel humiliated.

You will never go wrong if you always buy a gift within the context of the relationship.

Gift Context 1: Dating One Month

It can be very tempting in the tingly high excitement of new love to let your heart open your pocketbook—but don't do it!

Even if you are seeing each other every day, even if you are already sexually involved with each other, and even if you have both declared love for each other, keep your gifts impersonal.

Appropriate gifts for one month of dating range from \$1 to not more than \$25 (\$1—10 is better), such as:

- A cute or funny card
- A small, inexpensive box of liqueur candy or liqueur cake

- A small plant (if you know the person will keep it watered)
- If you are sexually involved, it is okay to give a cute, sexy gift, such as a gold lame G-string or sexy nightie.

If you write anything on a card, keep it very light, cute, and teasing. (no embarrassing regrets if the relationship does not work out) If your RM surprises you with a greater gift, do not feel badly about yours and do not apologize for it—ever. You have been appropriate.

Gift Context 2: Dating Three to Six Months

Let's say you are more madly in love with your RM than ever at this point and you are sexually involved.

IF you are seeing each other only once a week—or less—OR IF you don't know for sure that your relationship is exclusive—OR IF for any reason you have ever felt insecure in the relationship, the only appropriate gifts are still those in the category above Context 1.

However, if you are seeing each other virtually

every day—to the point that it would be unlikely for anyone else to be in the picture - plus mutual declarations of love have been made—plus you feel secure in the relationship, then you can give gifts that have a little more meaning.

Still, keep a \$50 limit on the gift itself—and do make it a gift that brings a smile, rather than overwhelms.

A pretty sweater/cardigan (L. L. Bean)

A fairly exotic plant (again, if it will be taken care of)

Tickets to a single event (not season tickets)

A tie (not Hermes`)—p.s. most men dislike getting ties

Massage oils

A name-brand fragrance

A Paperweight

A creative gift

It is very important during this time period that your creative gifts do not give the impression that you knocked yourself out to impress him with your creativity.

An RM may be touched to the core that you spent

hours making a gift, but that does not mean the RM will marry you. At this stage, the relationship can feel permanent, but it isn't, yet! Do not monogram anything. Monograms are too personal.

Gift Context 3: Dating Longer Than Six Months

If you have been with your RM more than 6 months and things are going strong, it is okay to give more expensive and personal gifts. By now, you should know your RM well enough to give a gift that will really mean something. The only caveat: Don't spend more than you can in an attempt to impress or to compete. You will never succeed. Instead, let your gift come from your heart.

What To Do If An RM Forgets Valentine Or Your Birthday

There is an unfortunate double standard, here. Most female RMs are pretty good about remembering birthdays and other special days.

Women are teethered on such things; so it does not

bode well for you if she does not give you a gift. Usually it is not because she forgot (although it is may be possible). It probably has more to do with her not being pleased about your behavior in the relationship (or because she is hinting she wants out). If she does not give you a gift, find out if it is because she angry at you. Did you forget a special occasion and she is getting even? Whatever the reason, no gift from your Rich lady is usually bad sign.

Rich men, on the other hand, may flood your apartment with gifts for no reason except that they are thinking of you—and then completely forget your birthday.

Jim is a wealthy Canadian who is very good to women in relationships. “But I’m not so good about things like Valentine and birthdays,” he muttered, shame-faced, “I can even write it in my date book and then get so busy I forget it. And women get so mad!”

Never dump a good RM who shows he truly loves you in most other ways just because he has a mental block about special days. Some of them were brought up with self-sacrificing mothers who taught them they did not have to spend money on such things and that

birthdays are trivial.

Those are the men you train, if the relationship is satisfying in other ways.

How To Train An RM For Special Day Gifts

Let's say it is Valentine's Day and your Rich man arrives sans gift. Do not let him know you have a gift for him, if you do.

Instead, tell him this is Valentine's Day and the two of you are going shopping for gifts to each other before dinner. If dinner reservations will interfere, cancel them.

Now, make a fun event out of it. Each of you will write a list of five things you would each like, and then go to the best mall or upscale shopping area together.

Check your watches, and tell him you will meet him at the Crepe Shoppe in one hour. You will each bring back:

One gift for each other from the list—gift-wrapped

One surprise gift you think of, yourselves—gift-wrapped

A beautiful card.

At the end of the hour you will meet each other, faces flushed with excitement—and ready to unwrap presents and open cards over dinner. It will be a very happy Valentine—and a special one.

For the Rich man who is good to you in all other respects, turn his forgetfulness into a fun project—to help him save face and to feel successful—and to keep your blood pressure down.

Chapter 36

A Marriage-Prone Relationship

*“The Rich will marry someone, why not you?”™—
Ginie Sayles*

Your time is valuable and you do not want to waste it in a relationship that does not stand a chance of ending in marriage—if that is your goal. For that reason, you need to be able to evaluate the status of your relationships at any given time and know whether or not it is marriage-prone.

I have received tremendous appreciation from people all over the United States, Canada and various other countries for the following method of determining, instantly, the indications of whether or not a relationship they are in is likely to lead to marriage.

A marriage-prone relationship has two striking features:

- High-Frequency Dating
- Same Level Of Interest In Each Other

High Frequency Dating

One of the biggest clues to the seriousness of a relationship is the frequency of dating between a man and a woman.

A person sometimes comes to me, complaining that a relationship has not moved into marriage. I ask how often they date each other. If the answer is “once a week but we talk on the telephone daily,” then I have the unhappy task of telling this person that the dating pattern is not marriage-prone dating.

If a Rich Mate is dating you only once a week, you are casually dating. Out of thirty days in a month, you are seeing each other just four or five days. What is the RM doing the other twenty-five or twenty-six days each month? Your RM is spending more time without you than with you.

When an RM is serious about you, he or she wants to be with you and often! The more serious the RM is,

the more activities she or he wants you involved in together.

Marriage is an every day relationship, not a once-a-week dinner and sex date. There are companionship dating scenarios like this, especially among much older single couples or married men who visit another town once a week.

This works out fine because it is simply companionship and sex between two people who like each other, but who do not have a serious enough level of interest in each other that prompts marriage. And as long as both people feel the same way, that is fine.

Yes, a relationship that starts out this way could end in marriage but only if the level of interest changes from four or five days a month to a much higher frequency. You will know a Rich mate is getting more serious if they see you more than they do not see you.

What is an acceptable frequency of dating for the probability of marriage? A minimum of three days a week—and preferably more!

Same Level Of Interest In Each Other

If the Rich person you are dating is much, much crazier about you than you are about him or her, you do not have a marriage-prone relationship, unless you simply decide to go ahead and get married.

If you are much, much crazier about the Rich person you are dating than the Rich person is about you, you do not have a marriage-prone relationship.

I tell you these things, not to hurt you, my friend; but because I want you to find fulfillment—not frustration—with your Rich Mate. I want you to keep your ability to love ‘healthy.’

If you have to face that your relationship is not marriage-prone, I know you may have some pain to deal with, but you will overcome it and move on. If necessary, remind yourself, daily, that you have too much self-respect to love anyone who does not love you. Best of all, you will have made the steps that honor your own heart and bring you closer to what you really deserve—true love.

Remember, love does not hurt. If it hurts, it is not love. And furthermore, if the RM does not think the relationship is not right for the RM, then the

relationship is certainly not right for you. It has to be both or neither. That is how love is.

However, you may have just realized that you do have a marriage-prone relationship. And if you do, heed the information below for getting married. Timing is everything.

Timing Your Relationship For Marriage

Many people could have married someone they loved, if they had been aware of the all-important key of ‘timing.’ Timing is everything! A marriage-prone relationship has three phases:

Phase One—Falling In Love

Once a couple’s interest heats up to frequent dating the relationship shoots up like a rocket with passion, intensity, excitement in being together—which is known as falling in love.

This period lasts an average of three to seven months, sometimes much longer. It can be the easiest time frame in the course of a relationship for getting

married. You are both in love and you know it. You want to please each other. And you want to be together.

Most people who marry know they want to marry each other very soon in their relationship. It clicks. It fits, the way a pair of shoes either does or does not fit and you know it. It does not take a long time, certainly not years.

My husband and I married in ‘less’ than five months after we met and we are in our twenty-sixth year of marriage.

Phase Two—Plateau Period

If marriage does not happen during the first phase, the relationship enters a second phase, which I call the Plateau Phase. The relationship will level off, emotionally and become fairly static. But the Plateau Phase is good, overall. The madly in love phase is past, but your relationship is deepening, and growing.

On the average, the plateau period lasts from six months to eighteen months, but I have seen a plateau period last as long as 28 months.

Getting married in the Plateau Phase is also a good

time because your love for each other is real and deep.

Phase Three—Decline

If marriage does not occur during Phase Two (the Plateau Phase), the relationship can gradually enter a third phase of very, very slow descent. It can be hardly noticeable at first. There may be some moments of magic again occasionally, but those become fewer. Conflict increases until there is more unhappiness than overall happiness in the relationship. Eventually, the relationship degenerates to the point that it ends.

If marriage occurs during this third phase of a relationship, it is not going to work. At this point, couples marry for one of two reasons:

Marriage As A Band-Aid For The Relationship

A man may say himself, “We are fighting so much now. Suzy has always wanted us to get married. Maybe if we marry that will make her happy. Maybe getting married will solve the problem and things will settle down and get back to normal.”

Band-Aid marriages seem to improve the relationship for awhile, but the problems resurface because they were not resolved in the first place and

marriage is used as a cover-up.

Obligation Marriage A woman may say to herself, “I don’t really feel in love anymore, but Joe stood by me when my father died. All our friends consider us a couple. I would look like a cad if I didn’t marry him now.” A man may say, “I have lived with Cindy this long. I owe it to her to marry her.”

Obligation marriages in phase three do not fare well. Obligation creates too heavy a toll eventually on the one who felt obligated which leads to resentment, and then rebellion.

The extreme up and down pattern of Phase Three is a signal that a relationship has almost run its course and is ending. This is sad, of course, if you want it to last, because the instability of this phase makes it unlikely. Temporary reprieves get shorter; hurt gets longer. The lesson to be learned for the next serious relationship is to be aware of timing and marry during Phase One or Two.

*Marry During Early Happiness To
Increase Chances Of It Lasting*

Getting married during Phase One or Phase Two means you are both getting married out of desire—not fear, not to fix it, not out of obligation.

Phases One and Two are mutually happy periods, which then carries a marriage relationship to greater heights and deeper depths. Even on the good side, marriage could fail—but it is not as likely to do so.

You may ask, “But Ginie, won’t these three phases happen during marriage, anyway?” Somewhat; but when you have married during the headier Phase One or during the deepening Phase Two, you are both more committed and likely to work to keep it together. If you are not married when Phase Three occurs, it is easier to marry for the wrong reasons given above which will not last; or to finally shrug and walk away.

A Hollywood movie producer attended my seminar in Los Angeles and later contacted me to say this information prompted him to propose marriage to his girlfriend and that they did go ahead and get married.

He said, “I realized from your description of the phases that she and I were in phase 2 and I just did not want to see the good that we had get lost in phase 3.

We are very happy and I know we can make it, now. Thanks for putting the information in your seminar.”

So, if you have a marriage-prone relationship, take it into marriage, now—and expect all good things!

Bring Up Marriage Like A Winner

Men: When you feel a woman loves you, she probably does. And if she loves you, she is receptive to the idea of marrying you. First, you have to tell her you love her and simply say the words, “I thought we might get married over the holidays”—or whenever you have in mind.

Women: After three months have fully elapsed, if the subject of love or marriage has not been introduced, you need to find out if the RM even loves you. Don’t ask. That makes you sound needy. Instead, when he mentions picking you up for a date the next night, just say, “I would love to, but I already have a date for tomorrow night.”

Evaluate the RM’s response. Is he jealous? Alarmed that he might lose you? Just that possibility might

prompt him to declare his love and his desire to date you exclusively.

If he has no response or wishes you a good time, you may have to accept the fact that you should just be friends and look for love and marriage elsewhere.

If you and your RM have already shared your feelings of love, then in a fun, loving moment, give your RM a happy kiss and say “It is only two weeks until summer (or Christmas or Valentine or your birthday). Let’s get married in Las Vegas—just the two of us—and surprise everybody when we get back!” (Some of my clients have ended up getting married this way)

Even if the RM refuses, you have proposed with strength. It is far better than a half-whine “Are we ever going to get married?” or an overly serious expression that looks as you have drawn your sword and expect battle to begin. That is not speaking as if you expect the RM to agree.

These methods often work well for men and for many women; however, if you simply cannot propose, ladies, the next scenario may be best for you. Read it to get the general idea and then use it or tailor it to fit

your needs.

An Out-Of Town Job Offer—Scenario

Announce to your RM that you have been offered a job in another state and since it means more money, you could be moving as soon as three weeks. Say that you will leave first and then have a moving company pack you and follow to the address you locate.

Study the RM's reaction. If at the end of three weeks—and on your supposed “last date”—your RM does not propose marriage or express enough grief about your leaving that you can easily suggest marriage, yourself; then you have your answer.

One woman who followed this through to the “last date” stepped out of the RM's car to end the evening; and just as she turned away, he caught her arm and turned her to him.

“Do you think I could possibly let you go?” He asked, stumbling sadly over the words, then he pulled a diamond ring from his coat pocket. “We can have this sized if I got it wrong...but I want you to give up that job in California and marry me.”

A Past Lover Returns—Scenario

During the sixth month of your serious relationship, if your RM has not mentioned marriage, and if you think you cannot bring up the subject, it is time to introduce a competitor.

But don't just fake it. Really do see other people. In fact, I urge you to date, date, date. Stay busy.

And when your RM is surprised that you cannot go out—say that it is because an old friend is in town and you are obligated to entertain.

There may be a few questions about the 'old friend.' To which you simply say (with a touch of happiness and excitement in your voice), "Well, it was a couple of years ago, and it was a fairly serious relationship, but I just was not ready for the next step of commitment at that time. We have not seen each other since then and I really didn't expect this visit. It was sort of out of the blue." (Something like that only in your own words).

Before the RM can say anything, instantly, say, "Listen, I have to go. I will try to call later."

Then don't call.

Are you trying to make your RM jealous? Let me put it this way: you are trying to help your RM confront his or her feelings about you and your future together.

And if your RM does not call back or calls later and still does not talk about marriage, you have your answer. Change the relationship into friendship and move on, as painful as it may be. But don't hang on.

If your desire is to get married, why waste time with this guy, when your future husband is trying to find you?

The Decision To Marry

When you and an RM decide to get married, marry soon. Anytime from three days to three weeks is perfect. Three months is tops. Don't be 'engaged' for a year. Some people, especially celebrities, end up perpetually engaged and not married. There is no reason to wait.

The secret to success is the word secret. Don't tell friends or family. Just go get married. If the RM wants a big wedding with friends and family, try to get the RM to agree to two ceremonies: a secret one, now, adding as your excuse that a secret one now will keep

you from feeling nervous at the big one with family and friends. Do this.

You can even point out that when Grace Kelly married Prince Rainier of Monaco, they had (1) a private Civil Ceremony and (2) a formal wedding ceremony in the church for family, friends, and all the world, complete with her in bridal gown and veil and him in his royal regalia.

Numerous people of wealth do this. They may want to have a lavish wedding ceremony in a foreign country and will have a private civil ceremony in their home country, first.

It is more romantic to have a private ceremony first and then announce to family and friends that you are having a lavish wedding ceremony on a particular date.

Be smart enough to know that sometimes an RM's family or friends can cause trouble, so opt for a secret marriage first.

A woman had a consultation with me a few years ago to thank me for this information. She told me she followed my advice and suggested a secret marriage in Las Vegas before announcing anything to anyone.

Good thing she did! His mother was upset about it but she had to accept it because it was already done. If she had known in advance of their plans, his mother would taken any steps she could have to prevent the marriage—and she would likely have succeeded.

Chapter 37

Prenuptial Agreements

“Your value is determined by the mold you, yourself, make.”—Conrad Hilton

You may feel insulted by a prenuptial agreement, but if you want to marry an RM, you may have to sign one. Resist at first, if you want to, but, do not let it keep you from a wealthy marriage. I know several men and women who refused to sign a prenuptial agreement and left the RM in a huff of pride—and they only hurt themselves.

One woman had three small children from a previous marriage when she met a Rich man and fell in love with him and he with her. He was generous with her and with her children and when he asked her to marry him, she could not believe her good fortune. But, when he took her to his lawyer to have her sign a prenuptial agreement, she was crushed, and then

indignant.

Angrily, she left the attorney's office; she took her children and boarded a train to another city. When the only job she was qualified for paid poorly and her ex-husband was irregular with child support payments, she found herself begging money from relatives and finally calling long distance to the RM to ask for money.

He sent it and called regularly to see how she was and continued to offer her marriage. But when she still held out for marriage without a prenuptial agreement (insisting that if he really loved her, he would not require one)—he gave up.

After two years of only talking on the telephone long distance and sending small amounts of money to keep her and her children from starvation, he finally married another woman who signed his prenuptial agreement—and he is still married to her.

The first woman, who could have married him, has lived a sad, lonely, desperately poor life. She and her children could have enjoyed years of abundance, opportunity, and fine living, if she had signed a prenuptial agreement (after having a separate attorney

look at it and work with his attorney on the terms, if necessary).

And even if the marriage had ended, she and her children would have had a better life for a time than they ended up having. Besides, she could always seek legal recourse against the prenuptial agreement, if it came to that. Best of all, she would have friends on a social level who could introduce her to other Rich men to date and possibly marry. After all, if you marry one RM, you can marry others.

How To Respond To A Prenuptial Agreement

If you are ever presented a prenuptial agreement, stay serene and say that you will have your attorney look it over and contact your RM's attorney.

I insist you see a separate attorney—paid for by your RM through you. Simply tear out several deposit slips for your bank account and hand them to your RM, saying, in a reasonable tone, “I will let you know how much money you can deposit into my account, so I can pay my attorney with my checks. And do not give checks to your attorney until your RM puts the

necessary funds into your account. It is important for you to pay your attorney because if the RM pays for it, your RM may influence the attorney.

If this person will not pay your legal expense, you may be getting a raw deal. But you should not just sign whatever your RM's attorney draws up. After all, the RM's attorney is looking out for the best interest of the RM, not yours.

If your RM will not pay your legal fees and you desperately want to marry the person, do the best you can: perhaps through free legal aid services; or through law school intern programs, where soon-to-graduate law students can help you. You would be surprised what eager beavers these students can be on your behalf.

When you meet with your attorney, ask yourself this question. If I knew this marriage would fail, would my life be substantially better off for having married this RM?

This is the most sensible way to approach it, because now you can shove aside extraneous hurt or punitive feelings about it and get down to protecting yourself in

a mature and loving way for both of you in the terms of a prenuptial agreement.

Terms Of A Prenuptial Agreement

Try to have the following in place to protect you in a Prenuptial Agreement:

1. Have ‘Money Promises’ Spelled Out with No Back Door” Exceptions

If you are told that in the event of a divorce after three years of marriage, that you will receive a million dollars, be sure there are no ‘exception’ clauses that nullify that promise. After all, three years of your life is three years of your life. Any paragraph on this matter should strictly maintain that it is mutually agreed upon compensation for your ‘time’—which is, without exception, irreplaceable.

2. Have ‘Money Promises’ Collateralized in Escrow

This is very important. For instance, you may be presented with a prenuptial agreement that says if you stay married to the RM for a period of three years, you will then receive a million dollars in the event of a divorce. This sounded pretty good to one of my clients,

until the three years ran out and he filed for divorce only to find that the RM had all her money tied up in loans so there was nothing to give the divorcing husband. This is an RM whom I suspect stays deliberately ‘Debt Rich’ as a protection from lawsuits and ex-husbands. So, be sure all financial promises are ‘collateralized’ in escrow before signing.

3. A Paragraph That “Irrevocably” Prevents Time Extensions

A prenuptial agreement may say that if you divorce the RM before five years, you will be entitled to nothing; but that after five years, you are entitled to increased financial privileges as a spouse, even in the event of a divorce.

One woman had such a prenuptial agreement but before it expired, her RM told her to sign an extension on it for another five years or he would divorce her and she would have nothing. She did; but once more, at the end of another five years, he did it, again. So, for fifteen years, she was virtually blackmailed into a losing position in a marriage to her RM through the extensions in their prenuptial agreement.

4. Specify Periods That Automatically Upgrade Your Position In Benefits

If you signed a prenuptial agreement agreeing to virtually nothing when you were young ; but after twenty years of marriage and children with the RM, you should be entitled to more. But, if your position has not been upgraded (like a raise) in the prenuptial agreement, you are losing out, significantly. Have paragraphs in the prenuptial agreement that specify your financial rights upgrade in the marriage at certain time periods or whenever the RM experiences financial increases.

5. A Generous Settlement—But At Least The Basics

Certainly, in the event of a divorce, you want to emerge from it,as generously as possible. Second to that is to emerge from the divorce fairly; but sometimes settling for less can mean having more than you have now (or more than you are likely to have years from now if you do not marry your RM).

The basics include a cash settlement or savings

account, two or three bedroom condominium in a respectable part of town (best defined in a prenuptial agreement by price range—with a percentage adjustment for inflation), range of furnishings, a new car (again best defined in a price range with inflation figured into price changes or style, type, model), health-home-and life insurance of a certain value, and keeping the computer, clothing, and jewelry you have received. Retirement benefits, such as IRAs, Keoghs, and such will help.

Try for all of these and if you cannot get them, make the determination in your own heart as to whether or not your life will be better off married to the RM anyway.

Taking A Prenuptial Agreement To Court

Prenuptial Agreements can be nullified in cases of:

- Duress—which means you were put under pressure to sign during the last few minutes before a wedding. The embarrassment of having your RM walk out on you if you do not sign is undue stress (duress) that courts have sometimes ruled to be unfair.

- Unfairness—One person is getting disproportionately more than the other.
- Misrepresentation—One mate did not fully reveal assets and financial standing.
- Fraud—One mate has attempted to defraud the other.

Note: You need a bulldog lawyer who will always, always, always be on your side.

Enter Marriage With Happiness

Let the two lawyers thrash out the terms. You deal closely with your attorney, just as the RM will certainly do. But, if you can, avoid dragging the legal fights of the lawyers into your love life. It may not be fully possible, but try.

You may not get everything you want, but once the terms are fairly reasonable, sign the Agreement and get married, expecting the best. After all, this is a person you would want to marry if money were no consideration, therefore, do not let it destroy your love and happiness now.

Chapter 38

Ultimate Riches

for Business, Friendship, Or Romance

“Ultimately what matters most is the kind of person you are.”—Ginie Sayles

Wealth can change your life for the better or for the worse, depending how anchored you are within yourself. If you have false ideas of what money can do for you, then attaining millions of dollars can be like giving a child a handgun to play with.

False ideas are usually based on low self-esteem. We all suffer bouts of it, sure; but, I am talking about the false notion that if you earn wealth, or if you become accepted in high society, or if you marry someone Rich, that you will somehow become more worthy.

False ideas can also mean that you believe money will entitle you to do anything you want to do without consequences.

In all my years of interacting with the Rich, I have noticed that those who are the happiest are those whose identities are not swept away by wealth. They have an anchor within themselves that cannot be influenced by the behavior of others with money. Typically this anchor contains the following:

- A spiritual faith in an All-Abiding Good that is greater than themselves
- A desire to live up to the moral code of respect for human life
- An unwillingness to participate in behavior that requires them to abandon the morality of their faith or values that are important to them

Money can come and go in the tide of time, but if you have a spiritual anchor, you will never be swept away by having Riches or by losing them. With a strong spiritual anchor, you will enjoy Riches when you have them and you will survive when you don't have them.

A spiritual anchor gives you ultimate Riches—for you will never lose you—and you are a special, ultimate gift to the world. Indeed, you will find that it really does not matter how Rich you become in business, or how many Rich friends you acquire, or how wonderful a person your Rich mate is.

All that really matters—with or without money—is the kind of person you are

Epilogue

16 Most Asked Questions

“When the student is ready, the teacher appears.”
—*Eastern Proverb*

1. Is it primarily women who are interested in marrying the Rich?

In their report on what men and women find attractive about each other, the television magazine, American Journal showed that men are more interested in money in a woman than women are. A woman's wealth has an importance of 6% to men, whereas a man's wealth rates only 1% to women.

I do not know what the age range was for their poll, but I imagine it was a fairly young single set. Even so, I find it relevant that young men find the wealth of a woman important in her attractiveness.

Over a period of sixteen years while presenting How

To Marry The Rich seminars, I have watched male attendance rise to an average of 35% of the audience and it has been as high as 50%.

2. How important is age in marrying the Rich?

It is not important at all. A person's value is not determined by how many times the earth goes around the sun.

A CEO said it best: "Good marriages are generational."

A few years ago, a divorced woman who was about to turn sixty came to me for a consultation because she thought love would be over for her on her birthday.

I pointed out to her that age is just an excuse to hide behind and emphasized the truth of all the assets she brings into a relationship at her age—plus how lovable she is whatever her age. I encouraged her—as I encourage you—to date as many men as possible and to 'practice' loving qualities on some level. This elevates your lovability, attractiveness, and youthfulness. And whichever men fade out of your life, to simply 'let them go' and keep cultivating new ones.

In less than nine months, she met one of the

wealthiest men in her part of the country. He was sixty-six years old and had just come out of a thirty-year marriage.

He took her to Europe and the Orient, and then bought her a new luxury car. He settled her debts and paid off her house. A year and half later, they married—and she was sixty-three.

There was a prenuptial agreement in the event of a divorce, but she is well provided for both in the prenuptial agreement and in his Will.

3. What about love? Isn't it important for marriage even to the Rich?

The premise of this book is that you are seeking love with a Rich mate. At the same time, I believe there are many justifiable reasons to marry apart from love.

Many older widowed couples marry for companionship—which is not the love they felt for their deceased spouses, but their compatibility is appropriate for their needs. Many younger couples marry for the stability of settling down and starting a family. Certainly, marrying to have children is Nature's original purpose for marriage—procreation. It is also

the purpose for most religious sanctions “to go forth and multiply.”

According to older texts, marriage originated as a “property arrangement.” It was a way to bind Rich families together and to increase or to protect property. Royal families have often required bloodline and titles for marriages; and very often marriages between two royal families were brokered to merge military strength and to keep countries unified.

If a 50% divorce rate is testament to the success of marriages for passionate love, perhaps we should look into the future with a more open mind about people who marry for other, justifiable reasons.

Basically, I think the following is necessary for a happy marriage to the Rich:

- You must truly like the person
- You must respect the person in some category, if not all.
- The person must be kind.
- The person must be generous-hearted
- Sex should be something you look forward to.

4. Should I take a risk on a person who was Rich but is now poor?

Study the profile of Tip Roller. Usually, a person who has had the know-how to make money the first time can make it the second time. The question is, “can you stay with this person and not regret it, if money is not made?”

5. What if a person has wealth potential but is not Rich?

I think wealth-potential is fine for a marriage mate. Potential is exciting—and the prospect of success together is part of the intimacy you enjoy. Dreams are the life’s blood of a high achiever and dreams keep romance alive in a marriage for years.

But give yourself the following reality check and if it all checks out, go for it!

- What action is the person doing now toward the goals being espoused? If sincere, there is daily, focused action on goals
- What qualifications does this person have for the career under discussion?

- How many hours per day and per week does this person work toward achieving the goals?
- How much television does the person watch?
- How consumed by the goal is this person?
- What else does the person talk about?
- How intense is the person while working?
- How much does the person drink or do drugs?

6. How can I know if a person is really Rich?

You can't; unless they do not care who knows. But if the Rich do not want anyone to know what all they have, it will be impossible.

In spite of fears that no one has privacy anymore; the Rich are able to keep their true wealth secret in many ways. There are various types of trusts and financial maneuvers that are completely legal and also keep other people from knowing about the money. And their money may be in foreign bank accounts so that you would think they have no money; when they have a great deal. Believe me, if the Rich don't want you to know how much they have, you won't know.

They may use an address of someone to collect mail

for them—and that address is not where they live. It may be in another state. They may not give home telephone numbers to anyone but family. Peeping Tom background and credit checks do not tell you the full story about anyone.

I think your question should be ‘How generous is this person with me?’—because it will not make any difference whether or not the person has any money, if you don’t get any of it. Is the person generous with you? Is he or she reliable? Does the person keep his or her word? Is the person kind?

I would rather have a mate who is less Rich and more generous than one who is extraordinarily Rich and stingy.

7. Can vast educational differences work between my RM and me?

Sometimes these differences are magical. One of the most magnetic couples I know is a female attorney who married an asphalt giant who never finished high school.

They balance each other. She has the education he lacks and admires; he has the money she lacks and

admires.

But, it depends on what you want. If you want to be on the A-List of high society, this man may not make the grade—although one of you is well-educated and has social savvy, that could happen.

If you don't care a hoot about the social A-list—you just want the freedom that comes from money—enjoy this RM. Money is money.

8. Who is more marriageable—a Rich Heir or a Self-Made Man?

The self-made man marries faster than any man on the planet—of any economic level. He marries faster than poor men, middle-income men, and faster than heirs.

He may propose marriage on the first date, second date, or third date. I have dozens of stories of first date marriage proposals.

One woman, applying for a job, had just completed her job interview with a Rich man when he said “I have a better idea. Why don't you just marry me.” She did and they are still married after six years.

Interestingly enough, the longer a self-made man dates a woman, the less likely he is to marry her.

I know a woman who lived with a Self-Made Rich man for five years, thinking they were going to get married someday. While on a trip, he met another woman and married her in less than five days.

Marriage is important to a self-made man. He does not like the on-again/off-again instability of date life. It causes too many distractions from his moneymaking goals. However, he knows what he wants when he sees it and marriage happens fast if it is the woman he wants.

9. What do you think about mixed-race marriages?

I think it is the only true solution to racism. When we are all blood-related through children, we will see how foolish racism is.

10. How important is weight for dating a millionaire?

Millionaires come in all sizes and shapes, too. A few of them will not be concerned with it, whereas many of

them will be.

I was invited to the wedding of a Rich widower who was marrying a woman who is considerably overweight. He was so thrilled that she was twenty-two years younger than he, that weight meant nothing to him.

Rich women are sometimes more picky on this subject than Rich men. They want their man to look good in his clothes (and out of his clothes). However, if a man has a lot of accomplishments or prestige, that will often compensate for a little heft.

Weight should not be a struggle between you and a mate or it may signal an unhealthy relationship.

Georgia lives with a wealthy man and suffers trying to please him with her weight. Every other month, she spends three weeks at a health spa, losing weight.

She goes back home to him and spends the next two months gaining weight. Then, back to the spa for three weeks. This seesaw can not be good for her—and their relationship mirrors this tug-of-war. Believe me, the problem is deeper than her dress size.

11. My dad wants me to marry a Rich girl; but

the ones I know bore me. I am in love with a girl who is fun and sexy and I want to marry her.

Money is not your hot button—and that is just fine. Marrying the Rich is only for those people whose hot button is money. Yours not. Your hot button is fun and sexy.

Your father will not have to live with the person you marry on a day-to-day basis. You will. Forget marrying the Rich. Go with your hot button.

12. What should I do if I marry an RM who later goes broke?

I consider this my strongest ethic: I hope you will never abandon a mate who has defended you with his or her dollar or his or her name. If the relationship itself was over before the financial crisis occurs, I still urge you to see the person through the crisis. This is a person who loved you when you had nothing. Surely you can be a beacon of encouragement during the crisis, rather than just another rat leaving the sinking ship.

Once the crisis is past, you can move out of that person's life as discreetly as possible and try to do it in

a spirit of friendship. If that is not possible, well, you have done your best...and you have seen that person through the crisis, like a champion. If the relationship is good, but the thought of being without money frightens you, face the fact that business cycles can change the fortunes of anyone, including the Rich. Sometimes, it has nothing to do with the person you marry.

During our twenty-six years of marriage, Reed and I—like many people in the oil and gas industry—have experienced financial ups and downs; but Reed and I love each other; and I would never leave him because of money losses. If ever I left Reed, it would be for reasons unrelated to money.

However, don't stand by your mate if you think it will make them love you more—because it won't.

Napoleon Bonaparte, when defeated and exiled, was surprised when one of his former wives (not Josephine) arrived, declaring her loyalty as she unpacked to live out exile with him. He called her a fool and told her he would never think more of her for doing it and would be disgusted that she thought so little of herself as to price her life so cheaply.

There are scores of men and women going through hard times who would never be that honest. They would be glad to have someone to comfort them as they suffer through their losses. But, just as often, some of these people have reclaimed their fortunes and left behind the very person who stood beside them.

Don't feel angry just thinking of the unfairness of it. After all, if you stay with someone you should do it because you want to and not to try to obligate them to stay with you. Accept responsibility for your decision. It is your choice to stay.

13. Should I change my religion in order to marry my RM?

Wars have been fought over religion from the beginning of time and they are still fought over religion today—not only in undeveloped countries, but in some of the world's wealthiest nations.

And battles are sometimes fought over religion in the homes and marriages of educated, Rich people.

Be sure you can live happily with a change of faith, before you do it. The disparity of faith does not seem as important during the “love can solve anything”

phase of a relationship. But the longer two people are married, the more important that fundamental difference can become.

A person with deep spiritual beliefs who converts to another faith simply to get married, may find guilt surfacing when the marriage runs into trouble and think God is punishing him or her. People who reach this point either have to convert back to their original beliefs to alleviate their pain or, if that is not acceptable, divorce the spouse.

If you decide to marry and keep your separate faiths, be absolutely sure you and a mate can respect each other's faith differences.

One man in a mixed-religion marriage found that his Rich wife's adult children openly ridiculed the holy days of his religion even when his mother died and was being buried according to the laws of his faith. Worse yet, his wife laughed with them.

14. Should I split the cost of a date with an RM?

The most important reason for having an RM pay for the date is that it requires a conscious 'investment'

in you and in your time. A person needs to build 'equity' into the relationship—and if they do, they will think twice before letting it go, just as they will with any other investment. I think that—whether male or female—the person who should pay for a date is the person who can afford it. Besides, the perks of dating someone Rich is that they pay—after all, you cannot keep up with their cost of living throughout your date life with them.

15. How many millionaires, billionaires, or trillionaires are there?

Because these numbers change every year, just google or bing your question and you will find a plethora of information—including how many are in your zip code (good stuff), how many in your city, your state, your country, the world, et cetera.

Wealth appears to be on the rise, with new millionaires, world-wide, every few minutes. All of this means you have an increased chance of marrying the Rich. Sure, many of them are already married; but face it, they keep getting recycled!!

16. Isn't it better if I earn money myself, rather

than to marry money?

You can still earn money yourself —and probably faster. Marriage to the Rich does not prevent your being able to earn riches yourself unless you marry someone who is opposed to it. I did not marry a Rich man whom I loved because he wanted me to abandon my own ambitions.

These are his words, “If you want to help your daughter reach her goals, you’ll have all my resources at your disposal; but, as my wife, I want you to enter my social circle and shine. That is the only job you should have. And you’ll never have to worry about money, again.”

My own parents were upset with me when I did not marry him (I cannot repeat what my Dad said). And I would definitely have married him, if he had not been afraid to compete with my goals for my time. I also would have married him if he had come along at a different point in my life when personal goals were not as important.”

One of the reasons I am happy with Reed is that he not only enjoys the variety of goals I have; but he does

everything he can to help me achieve them.”

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